



AFR Wholesale's Website

AFR Rate Sheet Archive

Lock Desk e-mail:

LockDesk@afrrwholesale.com

Lock Desk Phone:

1-877-588-2706

Lock Desk Hours:

10:00 am ET - 7:00 pm ET

30 Day Lock Exp.: 9/15/2014

45 Day Lock Exp.: 9/30/2014

60 Day Lock Exp.: 10/15/2014

W. Rate Sheet Dated: 8/14/2014

prices are subject to change without notice

Release Time: 10:00 AM ET

STANDARD GOVERNMENT PRODUCT

30/25 Year Government Standard Product				
Rate	30 Day	45 Day	60 Day	
3.375	100.480	100.230	99.980	
3.500	101.230	100.980	100.730	
3.625	101.330	101.080	100.830	
3.750	103.049	102.799	102.549	
3.875	103.549	103.299	103.049	
4.000	104.249	103.999	103.749	
4.125	104.349	104.099	103.849	
4.250	105.674	105.424	105.174	
4.375	106.059	105.809	105.559	
4.500	106.524	106.274	106.024	
4.625	106.624	106.374	106.124	
4.750	107.353	107.103	106.853	
4.875	107.753	107.503	107.253	
5.000	108.353	108.103	107.853	
5.125	108.453	108.203	107.953	
5.250	108.508	108.258	108.008	
5.375	107.996	107.746	107.496	
5.500	108.496	108.246	107.996	
5.625	108.696	108.446	108.196	

SPECIALTY GOVERNMENT PRODUCT - Manufactured Homes, all 203K, 203(h), VA IRRRL, OTC

30/25 Year Government Specialty Product				
Rate	30 Day	45 Day	60 Day	
3.375	99.580	99.330	99.080	
3.500	100.330	100.080	99.830	
3.625	100.430	100.180	99.930	
3.750	102.149	101.899	101.649	
3.875	102.649	102.399	102.149	
4.000	103.349	103.099	102.849	
4.125	103.449	103.199	102.949	
4.250	104.774	104.524	104.274	
4.375	105.159	104.909	104.659	
4.500	105.624	105.374	105.124	
4.625	105.724	105.474	105.224	
4.750	106.453	106.203	105.953	
4.875	106.853	106.603	106.353	
5.000	107.453	107.203	106.953	
5.125	107.553	107.303	107.053	
5.250	107.608	107.358	107.108	
5.375	107.096	106.846	106.596	
5.500	107.596	107.346	107.096	
5.625	107.796	107.546	107.296	

20 Year Government Specialty Product				
Rate	30 Day	45 Day	60 Day	
3.375	99.480	99.230	98.980	
3.500	100.230	99.980	99.730	
3.625	100.330	100.080	99.830	
3.750	102.049	101.799	101.549	
3.875	102.549	102.299	102.049	
4.000	103.249	102.999	102.749	
4.125	103.349	103.099	102.849	
4.250	104.674	104.424	104.174	
4.375	105.059	104.809	104.559	
4.500	105.524	105.274	105.024	
4.625	105.624	105.374	105.124	
4.750	106.353	106.103	105.853	
4.875	106.753	106.503	106.253	
5.000	107.353	107.103	106.853	
5.125	107.453	107.203	106.953	
5.250	107.508	107.258	107.008	
5.375	106.996	106.746	106.496	
5.500	107.496	107.246	106.996	
5.625	107.696	107.446	107.196	

20 Year Government Standard Product				
Rate	30 Day	45 Day	60 Day	
3.375	100.230	99.980	99.730	
3.500	100.980	100.730	100.480	
3.625	101.080	100.830	100.580	
3.750	102.799	102.549	102.299	
3.875	103.299	103.049	102.799	
4.000	103.999	103.749	103.499	
4.125	104.099	103.849	103.599	
4.250	105.424	105.174	104.924	
4.375	105.809	105.559	105.309	
4.500	106.274	106.024	105.774	
4.625	106.374	106.124	105.874	
4.750	107.253	107.003	106.753	
4.875	107.653	107.403	107.153	
5.000	108.253	108.003	107.753	
5.125	108.353	108.103	107.853	
5.250	108.408	108.158	107.908	
5.375	107.896	107.646	107.396	
5.500	108.396	108.146	107.896	
5.625	108.596	108.346	108.096	

15/10 Year Government Specialty Product				
Rate	30 Day	45 Day	60 Day	
2.750	99.798	99.548	99.298	
2.875	100.098	99.848	99.598	
3.000	100.348	100.098	99.848	
3.125	100.498	100.248	99.998	
3.250	101.822	101.572	101.322	
3.375	102.122	101.872	101.622	
3.500	102.372	102.122	101.872	
3.625	102.522	102.272	102.022	
3.750	103.798	103.548	103.298	
3.875	104.098	103.848	103.598	
4.000	104.348	104.098	103.848	
4.125	104.498	104.248	103.998	
4.250	103.716	103.466	103.216	
4.375	104.016	103.766	103.516	
4.500	104.116	103.866	103.616	
4.625	104.266	104.016	103.766	
4.750	104.266	104.016	103.766	

5/1 Arm Government "Caps 1/1/5" Specialty Product				
Rate	30 Day	45 Day	60 Day	
2.875	99.788	99.538	99.288	
3.000	100.038	99.788	99.538	
3.125	100.138	99.888	99.638	
3.250	101.006	100.756	100.506	
3.375	101.256	101.006	100.756	
Margin = 2.250 Index = 0.110				

30 Year One Time Close "OTC" Specialty Product				
Rate	30 Day	45 Day	60 Day	
3.000	N/A	N/A	N/A	
3.500	98.155	97.905	97.655	
4.000	101.174	100.924	100.674	
4.500	103.449	103.199	102.949	
5.000	105.278	105.028	104.778	

15 Year One Time Close "OTC" Specialty Product				
Rate	30 Day	45 Day	60 Day	
3.000	98.714	98.464	98.214	
3.500	100.738	100.488	100.238	
4.000	102.714	102.464	102.214	
4.500	102.482	102.232	101.982	
5.000	N/A	N/A	N/A	

15/10 Year Government Standard Product				
Rate	30 Day	45 Day	60 Day	
2.750	100.598	100.348	100.098	
2.875	100.898	100.648	100.398	
3.000	101.148	100.898	100.648	
3.125	101.298	101.048	100.798	
3.250	102.622	102.372	102.122	
3.375	102.922	102.672	102.422	
3.500	103.172	102.922	102.672	
3.625	103.322	103.072	102.822	
3.750	104.598	104.348	104.098	
3.875	104.898	104.648	104.398	
4.000	105.148	104.898	104.648	
4.125	105.298	105.048	104.798	
4.250	104.516	104.266	104.016	
4.375	104.816	104.566	104.316	
4.500	104.916	104.666	104.416	
4.625	105.066	104.816	104.566	
4.750	105.066	104.816	104.566	

Specialty Adj.	Manufactured Homes "OTC exempt"	-1.000
	Full 203K / 203K(s) / 203(h)	-0.500
	VA IRRRL ≤ 125.00 LTV	0.000
	VA IRRRL > 125.00 LTV or No ARM	-0.750

GOVERNMENT ADJUSTMENTS - Applies to Standard and Specialty Government Programs

Adjusters	All Terms	Adjusters	All Terms
FICO 660 - 699	0.000	NY	-0.250
FICO 640 - 659	-0.500	AZ, CA, FL, LA, MA, NJ, NV, UT	-0.150
FICO 620 - 639	-0.750	Non Owner Occupancy	-2.000
Base Loan Amount Adjuster			
\$0 - \$74,999		-2.000	
\$75,000 - \$124,999		-0.750	
\$125,000 - \$199,999		-0.375	
High Balance		-1.000	
Extension Options:		-0.018 per calendar day	
Max USDA - GRH Rate Today		8/14/2014	4.500%

American Financial Resources, Inc. - Announcements

5/1 Arm Government "Caps 1/1/5" Standard Product				
Rate	30 Day	45 Day	60 Day	
2.875	100.478	100.228	99.978	
3.000	100.728	100.478	100.228	
3.125	100.828	100.578	100.328	
3.250	101.696	101.446	101.196	
3.375	101.946	101.696	101.446	
Margin = 2.250 Index = 0.110				

Buyer's Bonus

Government Purchase Transactions 0.250

Buyer's Bonus excludes all Specialty Government products.

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Flood Certification = \$10.00

FHA ID# - 1358600006

Full Lock Desk Policy Can Be Found Here

AFR Guidelines

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W. Rate Sheet Dated: 8/14/2014

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Release Time: 10:00 AM ET

DURP 30/25 Year						
Rate	≤ 105% LTV			> 105% LTV		
	30 Day	45 Day	60 Day	30 Day	45 Day	60 Day
3.000	N/A	N/A	N/A	N/A	N/A	N/A
3.125	N/A	N/A	N/A	N/A	N/A	N/A
3.250	93.599	93.349	93.099	N/A	N/A	N/A
3.375	94.646	94.396	94.146	N/A	N/A	N/A
3.500	95.692	95.442	95.192	N/A	N/A	N/A
3.625	96.739	96.489	96.239	94.195	93.945	93.695
3.750	97.707	97.457	97.207	95.367	95.117	94.867
3.875	98.545	98.295	98.045	96.345	96.095	95.845
4.000	99.500	99.250	99.000	97.441	97.191	96.941
4.125	100.572	100.322	100.072	98.654	98.404	98.154
4.250	101.527	101.277	101.027	99.744	99.494	99.244
4.375	102.111	101.861	101.611	100.453	100.203	99.953
4.500	102.849	102.599	102.349	101.316	101.066	100.816
4.625	103.739	103.489	103.239	102.332	102.082	101.832
4.750	104.547	104.297	104.047	103.325	103.075	102.825
4.875	104.985	104.735	104.485	104.075	103.825	103.575
5.000	105.510	105.260	105.010	104.912	104.662	104.412
5.125	106.121	105.871	105.621	N/A	N/A	N/A

DURP 20 Year						
Rate	≤ 105% LTV			> 105% LTV		
	30 Day	45 Day	60 Day	30 Day	45 Day	60 Day
3.000	N/A	N/A	N/A	N/A	N/A	N/A
3.125	93.363	93.113	92.863	N/A	N/A	N/A
3.250	94.968	94.718	94.468	93.229	92.979	92.729
3.375	95.929	95.679	95.429	94.479	94.229	93.979
3.500	96.889	96.639	96.389	95.729	95.479	95.229
3.625	97.850	97.600	97.350	96.979	96.729	96.479
3.750	98.731	98.481	98.231	98.044	97.794	97.544
3.875	99.441	99.191	98.941	98.757	98.507	98.257
4.000	100.152	99.902	99.652	99.587	99.337	99.087
4.125	100.862	100.612	100.362	100.534	100.284	100.034
4.250	101.543	101.293	101.043	101.359	101.109	100.859
4.375	102.159	101.909	101.659	101.803	101.553	101.303
4.500	102.776	102.526	102.276	102.400	102.150	101.900
4.625	103.393	103.143	102.893	103.150	102.900	102.650
4.750	103.965	103.715	103.465	103.832	103.582	103.332
4.875	104.442	104.192	103.942	104.177	103.927	103.677
5.000	104.920	104.670	104.420	104.607	104.357	104.107
5.125	105.397	105.147	104.897	105.124	104.874	104.624

DURP 15 Year						
Rate	≤ 105% LTV			> 105% LTV		
	30 Day	45 Day	60 Day	30 Day	45 Day	60 Day
3.000	99.520	99.270	99.020	96.605	96.355	96.105
3.125	100.098	99.848	99.598	97.370	97.120	96.870
3.250	100.523	100.273	100.023	97.951	97.701	97.451
3.375	101.113	100.863	100.613	98.696	98.446	98.196
3.500	101.866	101.616	101.366	99.606	99.356	99.106
3.625	102.432	102.182	101.932	100.263	100.013	99.763
3.750	102.814	102.564	102.314	100.677	100.427	100.177
3.875	103.316	103.066	102.816	101.210	100.960	100.710
4.000	103.939	103.689	103.439	101.864	101.614	101.364
4.125	104.270	104.020	103.770	102.316	102.066	101.816
4.250	104.279	104.029	103.779	102.528	102.278	102.028
4.375	104.287	104.037	103.787	102.738	102.488	102.238
4.500	104.293	104.043	103.793	102.948	102.698	102.448
4.625	104.301	104.051	103.801	103.012	102.762	102.512
4.750	104.308	104.058	103.808	102.942	102.692	102.442
4.875	104.316	104.066	103.816	102.872	102.622	102.372
5.000	104.324	104.074	103.824	102.802	102.552	102.302
5.125	104.332	104.082	103.832	102.731	102.481	102.231

DURP 10 Year						
Rate	≤ 105% LTV			> 105% LTV		
	30 Day	45 Day	60 Day	30 Day	45 Day	60 Day
3.000	99.319	99.069	98.819	96.405	96.155	95.905
3.125	99.879	99.629	99.379	97.170	96.920	96.670
3.250	100.301	100.051	99.801	97.751	97.501	97.251
3.375	100.723	100.473	100.223	98.496	98.246	97.996
3.500	101.145	100.895	100.645	99.406	99.156	98.906
3.625	101.563	101.313	101.063	100.063	99.813	99.563
3.750	101.977	101.727	101.477	100.477	100.227	99.977
3.875	102.391	102.141	101.891	101.010	100.760	100.510
4.000	102.805	102.555	102.305	101.664	101.414	101.164
4.125	103.008	102.758	102.508	102.116	101.866	101.616
4.250	103.015	102.765	102.515	102.328	102.078	101.828
4.375	103.023	102.773	102.523	102.538	102.288	102.038
4.500	103.031	102.781	102.531	102.748	102.498	102.248
4.625	103.039	102.789	102.539	102.812	102.562	102.312
4.750	103.047	102.797	102.547	102.742	102.492	102.242
4.875	103.055	102.805	102.555	102.672	102.422	102.172
5.000	103.062	102.812	102.562	102.602	102.352	102.102
5.125	103.070	102.820	102.570	102.531	102.281	102.031

Applicable for all mortgage with greater than 15 year terms										
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%
720 - 739	0.250	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
700 - 719	0.250	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
680 - 699	0.000	-0.500	-0.750	-0.750	-0.750	-0.750	-0.750	-0.500	-0.500	-0.500
660 - 679	0.000	-1.000	-1.500	-1.750	-1.750	-1.750	-1.750	-1.250	-1.250	-1.250
640 - 659	-0.500	-1.250	-2.000	-2.250	-2.250	-2.250	-2.250	-1.750	-1.750	-1.750
620 - 639	-0.500	-1.500	-2.500	-2.750	-2.750	-2.750	-2.750	-2.500	-2.500	-2.500
< 620 *	-0.500	-1.500	-3.000	-3.000	-3.000	-3.000	-3.000	-3.000	-3.000	-3.000

* A minimum required credit score of 580 applies to all mortgage loans delivered to AFR in accordance with the Selling Guide

DU Refi Plus Adjusters		
Adjusters	30/25 yr	20/15/10 yr
DURP with MI	0.000	0.000
High Balance	-2.500	-2.500
Manufactured	-1.000	-1.000
NY	-0.250	-0.250
AZ, CA, FL, GA, LA, MA, NJ, NV, UT	-0.150	-0.150
Extension Options	-0.018 per calendar day	

Product Feature	LTV Range									
	≤ 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%
Investment Property	-1.750	-1.750	-1.750	-3.000	-3.750	-3.750	-3.750	-3.750	-3.750	-3.750
High-LTV										
30/25 year	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.500	-1.000	-1.000
20/15/10 year	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.500	-1.000	-1.000
Multiple-Unit Properties										
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	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
Condominium	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750

Refi Plus Mortgages with Subordinate Financing *			
LTV Range	CLTV Range	Non Interest-Only LLPA	
		Credit Score < 720	Credit Score ≥ 720
65.01 - 75.00%	90.01 - 95.00%	-0.500	-0.250
75.01 - 95.00%	90.01 - 95.00%	-0.500	-0.250
75.01 - 90.00%	76.01 - 90.00%	-0.250	0.000
Any	>95.00%	-1.500	-1.500

* If the subordinate financing is a Community Seconds® loan, these LLPAs do not apply and the lender must use SFC 118.

Loan Level Price Adjuster Caps		
LLPA Cap	30/25 yr	20/15/10 yr
Owner Occupied LTV ≥80%	0.750	0.000
Owner Occupied LTV <80%	2.000	2.000
Investment & 2nd Home LTV ≤105%	2.000	2.000
Investment & 2nd Home LTV >105%	2.000	1.500

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Release Time: 10:00 AM ET

30/25 Year FNMA			
Rate	30 day	45 day	60 day
3.000	N/A	N/A	N/A
3.125	N/A	N/A	N/A
3.250	94.599	94.349	94.324
3.375	95.646	95.396	95.371
3.500	96.692	96.442	96.417
3.625	97.739	97.489	97.464
3.750	98.707	98.457	98.432
3.875	99.545	99.295	99.270
3.990	100.450	100.200	100.175
4.000	100.500	100.250	100.225
4.125	101.572	101.322	101.297
4.250	102.527	102.277	102.252
4.375	103.111	102.861	102.836
4.500	103.849	103.599	103.574
4.625	104.739	104.489	104.464
4.750	105.547	105.297	105.272
4.875	105.985	105.735	105.710
4.990	106.460	106.210	106.185
5.000	106.510	106.260	106.235
5.125	107.121	106.871	106.846

20 Year FNMA			
Rate	30 day	45 day	60 day
3.000	N/A	N/A	N/A
3.125	95.373	95.123	94.873
3.250	96.978	96.728	96.478
3.375	97.939	97.689	97.439
3.500	98.899	98.649	98.399
3.625	99.860	99.610	99.360
3.750	100.741	100.491	100.241
3.875	101.451	101.201	100.951
3.990	102.112	101.862	101.612
4.000	102.162	101.912	101.662
4.125	102.872	102.622	102.372
4.250	103.553	103.303	103.053
4.375	104.169	103.919	103.669
4.500	104.786	104.536	104.286
4.625	105.403	105.153	104.903
4.750	105.975	105.725	105.475
4.875	106.452	106.202	105.952
4.990	106.880	106.630	106.380
5.000	106.930	106.680	106.430
5.125	107.407	107.157	106.907

15 Year FNMA			
Rate	30 day	45 day	60 day
3.000	100.270	100.020	99.770
3.125	100.848	100.598	100.348
3.250	101.273	101.023	100.773
3.375	101.863	101.613	101.363
3.500	102.616	102.366	102.116
3.625	103.182	102.932	102.682
3.750	103.564	103.314	103.064
3.875	104.066	103.816	103.566
3.990	104.639	104.389	104.139
4.000	104.689	104.439	104.189
4.125	105.020	104.770	104.520
4.250	105.029	104.779	104.529
4.375	105.037	104.787	104.537
4.500	105.043	104.793	104.543
4.625	105.051	104.801	104.551
4.750	105.058	104.808	104.558
4.875	105.066	104.816	104.566
4.990	105.074	104.824	104.574
5.000	105.074	104.824	104.574
5.125	105.082	104.832	104.582

10 Year FNMA			
Rate	30 day	45 day	60 day
3.000	101.329	101.079	100.829
3.125	101.889	101.639	101.389
3.250	102.311	102.061	101.811
3.375	102.733	102.483	102.233
3.500	103.155	102.905	102.655
3.625	103.573	103.323	103.073
3.750	103.987	103.737	103.487
3.875	104.401	104.151	103.901
3.990	104.765	104.515	104.265
4.000	104.815	104.565	104.315
4.125	105.018	104.768	104.518
4.250	105.025	104.775	104.525
4.375	105.033	104.783	104.533
4.500	105.041	104.791	104.541
4.625	105.049	104.799	104.549
4.750	105.057	104.807	104.557
4.875	105.065	104.815	104.565
4.990	105.072	104.822	104.572
5.000	105.072	104.822	104.572
5.125	105.080	104.830	104.580

30/25 Year HB FNMA			
Rate	30 day	45 day	60 day
2.990	N/A	N/A	N/A
3.000	N/A	N/A	N/A
3.125	N/A	N/A	N/A
3.250	N/A	N/A	N/A
3.375	93.960	93.710	93.460
3.500	95.225	94.975	94.725
3.625	96.490	96.240	95.990
3.750	97.614	97.364	97.114
3.875	98.476	98.226	97.976
3.990	99.404	99.154	98.904
4.000	99.454	99.204	98.954
4.125	100.550	100.300	100.050
4.250	101.523	101.273	101.023
4.375	102.115	101.865	101.615
4.500	102.860	102.610	102.360
4.625	103.759	103.509	103.259
4.750	104.535	104.285	104.035
4.875	104.856	104.606	104.356
4.990	105.213	104.963	104.713
5.000	105.263	105.013	104.763

15 Year HB FNMA			
Rate	30 day	45 day	60 day
3.000	99.203	98.953	98.703
3.125	99.840	99.590	99.340
3.250	100.250	100.000	99.750
3.375	100.823	100.573	100.323
3.500	101.561	101.311	101.061
3.625	102.054	101.804	101.554
3.750	102.312	102.062	101.812
3.875	102.689	102.439	102.189
3.990	103.136	102.886	102.636
4.000	103.186	102.936	102.686
4.125	103.384	103.134	102.884
4.250	103.252	103.002	102.752
4.375	103.120	102.870	102.620
4.500	102.986	102.736	102.486
4.625	102.909	102.659	102.409
4.750	102.886	102.636	102.386
4.875	102.862	102.612	102.362
4.990	102.789	102.539	102.289
5.000	102.839	102.589	102.339
5.125	102.816	102.566	102.316

Adjustments

Applicable for all mortgages with greater than 15 year terms									
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 - 100.00%
≥ 740	0.250	0.000	0.000	-0.250	-0.250	-0.250	-0.250	N/A	N/A
720 - 739	0.250	0.000	-0.250	-0.500	-0.500	-0.500	-0.500	N/A	N/A
700 - 719	0.250	-0.500	-0.750	-1.000	-1.000	-1.000	-1.000	N/A	N/A
680 - 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	N/A	N/A
660 - 679	0.000	-1.000	-2.000	-2.500	-2.750	-2.250	-2.250	N/A	N/A
640 - 659	-0.500	-1.250	-2.500	-3.000	-3.250	-2.750	-2.750	N/A	N/A
620 - 639	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	N/A	N/A
< 620 *	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	N/A	N/A

All Loan Type Adjustments	
Adjusters	All Terms
NY	-0.250
AZ, CA, FL, GA, LA, MA, NJ, NV, UT	-0.150
Escrow Waiver	-0.250
Loan Amount Adjusters	
	All Terms
\$0 - \$74,999	-2.000
\$75,000 - \$124,999	-0.750
\$125,000 - \$199,999	-0.375
\$200,000 - \$417,000	0.000
FNMA HomeStyle Renovation	N/A
Extension Options	-0.018 per calendar day

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 - 100.00%
High-LTV	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.500	N/A
Investment Property	-1.750	-1.750	-1.750	-3.000	-3.750	N/A	N/A	N/A	N/A
Manufactured	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A	N/A	N/A
2-Unit Property	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A	N/A	N/A
3-4 Unit Property	-1.000	-1.000	-1.000	N/A	N/A	N/A	N/A	N/A	N/A
Condo > 15 year	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750	N/A
High Balance C/O Refi	-1.000	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Mortgages with Subordinate Financing *			
LTV Range	CLTV Range	Non Interest-Only LLPA	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%	-1.500	-1.500

* If the subordinate financing is a Community Seconds® loan, these LLPA's do not apply and the lender must use SFC 118.

Lender Paid MI Adjustments (cumulative with above adjustments)

LPMI Adjust Term > 20 yr & All Manuf.			
LTV →	≤ 85.00%	85.01 - 90.00%	90.01 - 95.00%
≥ 740	-0.990	-1.370	-2.150
720 - 739	-1.120	-1.720	-2.350
680 - 719	-1.330	-2.170	-3.290

LPMI Adjust Term ≤ 20 yr			
LTV →	≤ 85.00%	85.01 - 90.00%	90.01 - 95.00%
≥ 740	-0.880	-1.100	-1.650
720 - 739	-1.050	-1.370	-2.170
680 - 719	-1.190	-1.540	-2.940

Additional LPMI Premium Adjustments			
Product Feature	≥ 740	720 - 739	680 - 719
Limited Cash-Out	0.000	0.000	-0.530
Cash-Out	-0.500	-0.700	-1.000
Second Home	-0.250	-0.490	-0.700
Manufactured Home	-0.500	-0.700	-1.000
Loan Amount > \$417,000 *	-0.400	-0.880	-1.400
Term ≤ 25 year	0.180	0.180	0.280

* Does not apply in HI

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Flood Certification = \$10.00

FHA ID# - 135860006

Full Lock Desk Policy Can Be Found Here

AFR Guidelines

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W. Rate Sheet Dated: 8/14/2014

prices are subject to change without notice

Release Time: 10:00 AM ET

30/25 Year Open Access ≤ 105.00 LTV			
Rate	30 day	45 day	60 day
3.250	94.148	93.898	93.648
3.375	95.182	94.932	94.682
3.500	96.196	95.946	95.696
3.625	97.181	96.931	96.681
3.750	97.944	97.694	97.444
3.875	98.962	98.712	98.462
4.000	99.915	99.665	99.415
4.125	100.816	100.566	100.316
4.250	101.500	101.250	101.000
4.375	102.223	101.973	101.723
4.500	103.086	102.836	102.586
4.625	103.903	103.653	103.403
4.750	104.524	104.274	104.024
4.875	105.007	104.757	104.507
5.000	105.611	105.361	105.111
5.125	106.388	106.138	105.888
5.250	106.960	106.710	106.460

30/25 Year Open Access > 105.00 LTV			
Rate	30 day	45 day	60 day
3.250	93.523	93.273	93.023
3.375	94.557	94.307	94.057
3.500	95.571	95.321	95.071
3.625	96.556	96.306	96.056
3.750	97.444	97.194	96.944
3.875	98.462	98.212	97.962
4.000	99.415	99.165	98.915
4.125	100.316	100.066	99.816
4.250	101.625	101.375	101.125
4.375	102.348	102.098	101.848
4.500	103.211	102.961	102.711
4.625	104.028	103.778	103.528
4.750	105.774	105.524	105.274
4.875	106.257	106.007	105.757
5.000	106.861	106.611	106.361
5.125	107.638	107.388	107.138
5.250	106.960	106.710	106.460

20 Year Open Access ≤ 105.00 LTV			
Rate	30 day	45 day	60 day
3.250	96.703	96.453	96.203
3.375	97.617	97.367	97.117
3.500	98.513	98.263	98.013
3.625	99.388	99.138	98.888
3.750	100.069	99.819	99.569
3.875	100.640	100.390	100.140
4.000	101.204	100.954	100.704
4.125	102.025	101.775	101.525
4.250	102.639	102.389	102.139
4.375	103.134	102.884	102.634
4.500	103.795	103.545	103.295
4.625	104.538	104.288	104.038
4.750	105.090	104.840	104.590
4.875	105.552	105.302	105.052
5.000	106.024	105.774	105.524
5.125	106.738	106.488	106.238
5.250	107.272	107.022	106.772

20 Year Open Access > 105.00 LTV			
Rate	30 day	45 day	60 day
3.250	96.141	95.891	95.641
3.375	97.055	96.805	96.555
3.500	97.951	97.701	97.451
3.625	98.826	98.576	98.326
3.750	99.757	99.507	99.257
3.875	100.328	100.078	99.828
4.000	100.892	100.642	100.392
4.125	101.713	101.463	101.213
4.250	102.452	102.202	101.952
4.375	102.947	102.697	102.447
4.500	103.608	103.358	103.108
4.625	104.351	104.101	103.851
4.750	105.028	104.778	104.528
4.875	105.490	105.240	104.990
5.000	105.962	105.712	105.462
5.125	106.676	106.426	106.176
5.250	107.272	107.022	106.772

15 Year Open Access ≤ 105.00 LTV			
Rate	30 day	45 day	60 day
2.250	95.319	95.069	94.819
2.375	96.076	95.826	95.576
2.500	96.833	96.583	96.333
2.625	97.416	97.166	96.916
2.750	98.291	98.041	97.791
2.875	99.046	98.796	98.546
3.000	99.795	99.545	99.295
3.125	100.339	100.089	99.839
3.250	100.809	100.559	100.309
3.375	101.329	101.079	100.829
3.500	102.024	101.774	101.524
3.625	102.523	102.273	102.023
3.750	102.952	102.702	102.452
3.875	103.407	103.157	102.907
4.000	104.059	103.809	103.559
4.125	104.550	104.300	104.050
4.250	104.979	104.729	104.479

15 Year Open Access > 105.00 LTV			
Rate	30 day	45 day	60 day
2.250	93.194	92.944	92.694
2.375	93.951	93.701	93.451
2.500	94.708	94.458	94.208
2.625	95.291	95.041	94.791
2.750	97.354	97.104	96.854
2.875	98.109	97.859	97.609
3.000	98.858	98.608	98.358
3.125	99.402	99.152	98.902
3.250	99.872	99.622	99.372
3.375	100.392	100.142	99.892
3.500	101.087	100.837	100.587
3.625	101.586	101.336	101.086
3.750	102.202	101.952	101.702
3.875	102.657	102.407	102.157
4.000	103.309	103.059	102.809
4.125	103.800	103.550	103.300
4.250	104.292	104.042	103.792

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

* A minimum credit score of 580 applies to all mortgage loans delivered to AFR in accordance with the Selling Guide.

Open Access Mortgage with Subordinate Financing			
LTV Range	TLTV Range	Credit Score < 720	Credit Score ≥ 720
≤ 65.00%	> 80% & ≤ 95%	-0.500	-0.250
> 65% & ≤ 75%	> 80% & ≤ 95%	-0.750	-0.500
> 75% & ≤ 80%	> 76% & ≤ 90%	-1.000	-0.750
> 75% & ≤ 80%	> 90% & ≤ 95%	-1.000	-0.750
> 80% & ≤ 90%	> 81% & ≤ 95%	-1.000	-0.500
> 90% & ≤ 95%	> 90% & ≤ 95%	-0.500	-0.250
Any	> 95%	-1.500	-1.500

LTV → Product Feature ↓	≤ 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%
Investment Property	-1.750	-1.750	-1.750	-3.000	-3.750	-3.750	-3.750	-3.750	-3.750	-3.750
30 yr. High LTV	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.500	-1.000	-2.000
20/15 yr. High LTV	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.500	-1.000	-2.000
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

Open Access Adjusters		
Adjusters	30 year	20/15 year
High Balance	-2.500	-2.500
Condo	-0.750	-0.750
Manufactured	-1.000	-1.000
NY	-0.25	-0.25
AZ, CA, FL, GA, IA, MA, NJ, NV, UT	-0.15	-0.15
Extension Options	-0.018 per calendar day	

Relief Refinance Mortgage Delivery Fee Cap		
RRMDFC	30 year	20/15 year
Investment	2.000	2.000
Owner Occ. & Second Home ≤ 80%	2.000	2.000
Owner Occ. & Second Home > 80%	0.750	0.000

Delivery Fee Caps do not include State, High Balance, Extension Fees.

Lock Desk Policy

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Flood Certification = \$10.00

FHA ID# - 1358600006

[Full Lock Desk Policy Can Be Found Here](#)

[AFR Guidelines](#)

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AMERICAN FINANCIAL RESOURCES, INC. WHOLESALE MORTGAGE DIVISION

[AFR Wholesale's Website](#)

[AFR Rate Sheet Archive](#)

Lock Desk e-mail:

LockDesk@afrrwholesale.com

Lock Desk Phone:

1-877-588-2706

Lock Desk Hours:

10:00 am ET - 7:00 pm ET

30 Day Lock Exp.: **9/15/2014**

45 Day Lock Exp.: **9/30/2014**

60 Day Lock Exp.: **10/15/2014**

W. Rate Sheet Dated: **8/14/2014**

prices are subject to change without notice

Release Time: **10:00 AM ET**

Non-Conforming 30 year Fixed Max Price After Adjustments 101.750

Rate	30 day	45 day	60 day
3.750	98.777	98.605	98.433
3.875	99.558	99.386	99.214
4.000	100.339	100.167	99.995
4.125	101.120	100.948	100.776
4.250	101.648	101.476	101.304
4.375	102.242	102.070	101.898
4.500	102.742	102.570	102.398
4.625	103.242	103.070	102.898
4.750	103.680	103.508	103.336
4.875	104.047	103.868	103.688
5.000	104.391	104.212	104.032
5.125	104.547	104.368	104.188

Non-Conforming 15 year Fixed Max Price After Adjustments 101.250

Rate	30 day	45 day	60 day
3.250	99.216	99.076	98.935
3.375	99.716	99.576	99.435
3.500	100.232	100.107	99.982
3.625	100.669	100.544	100.419
3.750	101.044	100.919	100.794
3.875	101.357	101.232	101.107
4.000	101.638	101.513	101.388
4.125	101.826	101.701	101.576
4.250	101.951	101.826	101.701
4.375	102.076	101.951	101.826
4.500	102.139	102.014	101.889
4.625	102.202	102.077	101.952

Risk Based Price Adjustments - AFR Jumbo Fixed

LTV/CLTV → FICO ↓	≤ 60.00%	60.01 - 65.00%	65.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%
≥ 780	0.600	0.500	0.450	0.000	-0.250
760 - 779	0.600	0.500	0.300	-0.150	-0.375
740 - 759	0.600	0.500	0.100	-0.300	-0.500
720 - 739	0.500	0.450	0.000	-0.450	-0.850
700 - 719	0.400	0.300	-0.200	-0.750	-1.250*
680 - 699	0.300*	0.200*	-0.500*	-1.000*	-1.500*
Loan Balance					
≤ \$500,000	0.000	0.000	0.000	0.000	0.000
\$500,001 - \$1,000,000	0.000	0.000	0.000	0.000	0.000
\$1,000,001 - \$1,500,000	0.000	0.000	-0.125	-0.250	-0.375*
\$1,500,001 - \$2,000,000	0.000	0.000	-0.250	-0.375*	-0.500*
\$2,000,001 - \$2,500,000	-0.125*	-0.250*	-0.375*	N/A	N/A
\$2,500,001 - \$3,000,000	-0.125*	-0.250*	N/A	N/A	N/A
Occupancy					
Second Home	-0.150	-0.200	-0.300	-0.450	N/A
Property Types					
Condos	0.000	0.000	-0.125	-0.125	-0.125
State Adjustments					
AZ	0.000	0.000	0.000	-0.250	-0.250
FL	0.000	0.000	0.000	-0.250	-0.250
MI	0.000	0.000	0.000	-0.375	-0.375
NV	0.000	0.000	0.000	-0.375	-0.375
Other Adjustments					
Cash-Out	-0.250	-0.300	-0.500	N/A	N/A
DTI > 40	0.000	0.000	0.000	-0.125	-0.125
No Escrow	-0.100	-0.100	-0.100	-0.100	-0.100
Purchase	0.250	0.250	0.250	0.375	0.375

Extension Options

-0.018 per calendar day

* Please see High Reserve Guidelines

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FHA ID# - 1358600006

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1-877-588-2706

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W. Rate Sheet Dated: **8/14/2014**

Release Time: **10:00 AM ET**

30 Day Lock Exp.: **9/15/2014**

Max Price After Adjustments 101.750

Jumbo 5/1 Arm Full Doc	
Rate	30 day
3.000	98.900
3.125	99.400
3.250	99.900
3.375	100.150
3.500	100.400
3.625	100.650
3.750	100.900
3.875	101.150
4.000	101.400
4.125	101.650
4.250	101.900
4.375	102.150
4.500	102.400

Jumbo 7/1 Arm Full Doc	
Rate	30 day
3.500	98.900
3.625	99.400
3.750	99.900
3.875	100.150
4.000	100.400
4.125	100.650
4.250	100.900
4.375	101.150
4.500	101.400
4.625	101.650
4.750	101.900
4.875	102.150
5.000	102.400

E-Z Doc 5/1 Arm	
Rate	30 day
4.250	N/A
4.375	N/A
4.500	N/A
4.625	N/A
4.750	N/A
4.875	N/A
5.000	N/A
5.125	N/A
5.250	N/A
5.375	N/A
5.500	N/A
5.625	N/A
5.750	N/A

E-Z Doc 7/1 Arm	
Rate	30 day
4.750	N/A
4.875	N/A
5.000	N/A
5.125	N/A
5.250	N/A
5.375	N/A
5.500	N/A
5.625	N/A
5.750	N/A
5.875	N/A
6.000	N/A
6.125	N/A
6.250	N/A

Jumbo Arm LLPA	
Adjuster	Adjustment
Cash-Out	-0.500
Escrow Waiver	-0.250
Loan Amount	
\$1,000,001 - \$1,125,000	-0.125
\$1,125,001 - \$1,250,000	-0.250
\$1,250,001 - \$1,375,000	-0.375
\$1,375,001 - \$2,000,000	-0.500
Extension Option	-0.018 per calendar day

Jumbo Arm LLPA	
Adjuster	Adjustment
Cash-Out	-0.500
Escrow Waiver	-0.250
Loan Amount	
\$1,000,001 - \$1,125,000	-0.125
\$1,125,001 - \$1,250,000	-0.250
\$1,250,001 - \$1,375,000	-0.375
\$1,375,001 - \$2,000,000	-0.500
Extension Option	-0.018 per calendar day

Lock Desk Policy

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Flood Certification = \$10.00

FHA ID# - 1358600006

[Full Lock Desk Policy Can Be Found Here](#)

[AFR Guidelines](#)

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Alt-Option Access Terms & Pricing

Access 30 yr Fixed (AOAP-30F)		
Rate	30 day	45 day
6.500	98.663	98.513
6.625	99.095	98.940
6.750	99.527	99.367
6.875	99.835	99.669
7.000	100.142	99.971
7.125	100.449	100.273
7.250	100.756	100.575
7.375	101.064	100.878
7.500	101.371	101.180
7.625	101.678	101.482
7.750	101.986	101.784
7.875	102.293	102.086
8.000	102.600	102.388
8.125	102.908	102.690
8.250	103.215	102.992

Maximum All-In Price After Adjustments And
Before Comp Plan = 101.750

Access 15 yr Fixed (AOAP-15F)		
Rate	30 day	45 day
5.875	99.189	99.065
6.000	99.496	99.367
6.125	99.803	99.669
6.250	100.048	99.909
6.375	100.293	100.148
6.500	100.538	100.388
6.625	100.783	100.628
6.750	101.027	100.867
6.875	101.272	101.107
7.000	101.517	101.346
7.125	101.762	101.586
7.250	102.006	101.825
7.375	102.251	102.065
7.500	102.496	102.305
7.625	102.741	102.544

Access FICO / LTV Price Adjustments						
FICO	LTV RATIOS					
	≤50%	50.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%
740+	3.063	2.625	0.875	-0.437	-0.437	-0.875
720-739	3.063	2.188	0.438	-0.875	-0.875	-1.313
700-719	2.188	1.313	-0.875	-1.313	-1.750	-2.188
680-699	1.750	0.875	-1.313	-1.750	-2.188	-2.625
660-679	0.875	-0.437	-2.188	-2.188	-2.188	-3.938
640-659	0.438	-0.875	-2.625	-3.063	-2.188	N/A
620-639	-0.437	-1.313	-3.063	-3.938	N/A	N/A

Access Price Adjustments		
	≤70% CLTV	70.01-80% CLTV
Subordinate Financing	-0.438	-0.875
All CLTVs		
Condo	-0.875	
2nd Home/Investor Property	-0.875	
CT, DE, FL, IA, IL, IN, KS, KY, LA, ME, NJ, NM, ND, OH, OK, PA, SC, SD, VT, WI	-0.875	

Alt-Option Asset Inclusion Terms & Pricing

Asset 30 yr Fixed (AOAIP-30F)		
Rate	30 day	45 day
6.000	98.663	98.513
6.125	99.095	98.940
6.250	99.527	99.367
6.375	99.835	99.669
6.500	100.142	99.971
6.625	100.449	100.273
6.750	100.756	100.575
6.875	101.064	100.878
7.000	101.371	101.180
7.125	101.678	101.482
7.250	101.986	101.784
7.375	102.293	102.086
7.500	102.600	102.388
7.625	102.908	102.690
7.750	103.215	102.992

Maximum All-In Price After Adjustments And
Before Comp Plan = 101.750

Asset 15 yr Fixed (AOAIP-15F)		
Rate	30 day	45 day
5.375	99.189	99.065
5.500	99.496	99.367
5.625	99.803	99.669
5.750	100.048	99.909
5.875	100.293	100.148
6.000	100.538	100.388
6.125	100.783	100.628
6.250	101.027	100.867
6.375	101.272	101.107
6.500	101.517	101.346
6.625	101.762	101.586
6.750	102.006	101.825
6.875	102.251	102.065
7.000	102.496	102.305
7.125	102.741	102.544

Asset FICO / LTV Price Adjustments						
FICO	LTV RATIOS					
	≤50%	50.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%
740+	3.063	2.625	0.875	-0.437	-0.437	-0.875
720-739	3.063	2.188	0.438	-0.875	-0.875	-1.313
700-719	2.188	1.313	-0.875	-1.313	-1.750	-2.188

Asset Price Adjustments		
	≤70% CLTV	70.01-80% CLTV
Subordinate Financing	0.000	-0.875
All CLTVs		
Condo	-0.875	
2nd Home/Investor Property	-0.875	
DTI>50% (Prior to utilization of assets)	-0.875	
CT, DE, FL, IA, IL, IN, KS, KY, LA, ME, NJ, NM, ND, OH, OK, PA, SC, SD, VT, WI	-0.875	

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Flood Certification = \$10.00

FHA ID# - 1358600006

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Alt-Option Ratio Terms & Pricing

Ratio 30 yr Fixed (AORP-30F)		
Rate	30 day	45 day
6.000	98.663	98.513
6.125	99.095	98.940
6.250	99.527	99.367
6.375	99.835	99.669
6.500	100.142	99.971
6.625	100.449	100.273
6.750	100.756	100.575
6.875	101.064	100.878
7.000	101.371	101.180
7.125	101.678	101.482
7.250	101.986	101.784
7.375	102.293	102.086
7.500	102.600	102.388
7.625	102.908	102.690
7.750	103.215	102.992

Maximum All-In Price After Adjustments And
Before Comp Plan = 101.750

Ratio 15 yr Fixed (AORP-15F)		
Rate	30 day	45 day
5.375	99.189	99.065
5.500	99.496	99.367
5.625	99.803	99.669
5.750	100.048	99.909
5.875	100.293	100.148
6.000	100.538	100.388
6.125	100.783	100.628
6.250	101.027	100.867
6.375	101.272	101.107
6.500	101.517	101.346
6.625	101.762	101.586
6.750	102.006	101.825
6.875	102.251	102.065
7.000	102.496	102.305
7.125	102.741	102.544

Ratio FICO / LTV Price Adjustments						
FICO	LTV RATIOS					
	≤50%	50.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%
740+	3.063	2.625	0.875	-0.437	-0.437	-0.875
720-739	3.063	2.188	0.438	-0.875	-0.875	-1.313
700-719	2.188	1.313	-0.875	-1.313	-1.750	-2.188

Ratio Price Adjustments		
	≤70% CLTV	70.01-80% CLTV
Subordinate Financing	0.000	-0.875
All CLTVs		
Condo		-0.875
2nd Home/Investor Property		-0.875
DTI ≤43%		0.000
DTI 43.01-47%		-1.313
DTI 47.01-55%		-2.188
CT, DE, FL, IA, IL, IN, KS, KY, LA, ME, NJ, NM, ND, OH, OK, PA, SC, SD, VT, WI		-0.875

Alt-Option Income Terms & Pricing

Income 30 yr Fixed (AOIP-30F)		
Rate	30 day	45 day
6.000	98.663	98.513
6.125	99.095	98.940
6.250	99.527	99.367
6.375	99.835	99.669
6.500	100.142	99.971
6.625	100.449	100.273
6.750	100.756	100.575
6.875	101.064	100.878
7.000	101.371	101.180
7.125	101.678	101.482
7.250	101.986	101.784
7.375	102.293	102.086
7.500	102.600	102.388
7.625	102.908	102.690
7.750	103.215	102.992

Maximum All-In Price After Adjustments And
Before Comp Plan = 101.750

Income 15 yr Fixed (AOIP-15F)		
Rate	30 day	45 day
5.375	99.189	99.065
5.500	99.496	99.367
5.625	99.803	99.669
5.750	100.048	99.909
5.875	100.293	100.148
6.000	100.538	100.388
6.125	100.783	100.628
6.250	101.027	100.867
6.375	101.272	101.107
6.500	101.517	101.346
6.625	101.762	101.586
6.750	102.006	101.825
6.875	102.251	102.065
7.000	102.496	102.305
7.125	102.741	102.544

Income FICO / LTV Price Adjustments						
FICO	LTV RATIOS					
	≤50%	50.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%
740+	3.063	2.625	0.875	-0.437	-0.437	-0.875
720-739	3.063	2.188	0.438	-0.875	-0.875	-1.313
700-719	2.188	1.313	-0.875	-1.313	-1.750	-2.188

Income Price Adjustments		
	≤70% CLTV	70.01-80% CLTV
Subordinate Financing	0.000	-0.875
All CLTVs		
Condo		-0.875
2nd Home/Investor Property		-0.875
CT, DE, FL, IA, IL, IN, KS, KY, LA, ME, NJ, NM, ND, OH, OK, PA, SC, SD, VT, WI		-0.875

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