AMERICAN FINANCIAL RESOURCES, INC.
WHOLESALE MORTGAGE DIVISION

AFR Wholesale's Website | AFR Rate Sheet Archive

Lock Desk e-mail: LockDesk@afrwholesale.com

Lock Desk Phone: 1-877-588-2706

Lock Desk Hours: 10:00 am ET - 7:00 pm ET

30 Day Lock Exp.: 9/28/2015
45 Day Lock Exp.: 10/12/2015
60 Day Lock Exp.: 10/27/2015

prices are subject to change without notice

W. Rate Sheet Dated: 8/28/2015 **Release Time:** 10:00 AM ET

STANDARD GOVERNMENT PRODUCT

30/25 Year Government Standard Product

Rate	30 Day	45 Day	60 Day
3.250	100.193	99.943	99.693
3.375	100.493	100.243	99.993
3.500	101.293	101.043	100.793
3.625	101.393	101.143	100.893
3.750	103.156	102.906	102.656
3.875	103.656	103.406	103.156
4.000	104.206	103.956	103.706
4.125	104.306	104.056	103.806
4.250	105.072	104.822	104.572
4.375	105.307	105.057	104.807
4.500	105.872	105.622	105.372
4.625	105.972	105.722	105.472
4.750	105.675	105.425	105.175
4.875	106.075	105.825	105.575
5.000	106.625	106.375	106.125
5.125	106.675	106.425	106.175
5.250	N/A	N/A	N/A
5.375	N/A	N/A	N/A
5.500	N/A	N/A	N/A

20 Year Government Standard Product

Rate	30 Day	45 Day	60 Day
3.250	99.943	99.693	99.443
3.375	100.243	99.993	99.743
3.500	101.043	100.793	100.543
3.625	101.143	100.893	100.643
3.750	102.906	102.656	102.406
3.875	103.406	103.156	102.906
4.000	103.956	103.706	103.456
4.125	104.056	103.806	103.556
4.250	104.822	104.572	104.322
4.375	105.057	104.807	104.557
4.500	105.622	105.372	105.122
4.625	105.722	105.472	105.222
4.750	105.425	105.175	104.925
4.875	105.825	105.575	105.325
5.000	106.375	106.125	105.875
5.125	106.425	106.175	105.925
5.250	N/A	N/A	N/A
5.375	N/A	N/A	N/A
5.500	N/A	N/A	N/A

15/10 Year Government Standard Product

Rate	30 Day	45 Day	60 Day
2.750	101.117	100.867	100.617
2.875	101.417	101.167	100.917
3.000	101.667	101.417	101.167
3.125	101.817	101.567	101.317
3.250	103.211	102.961	102.711
3.375	103.511	103.261	103.011
3.500	103.761	103.511	103.261
3.625	103.911	103.661	103.411
3.750	104.507	104.257	104.007
3.875	104.807	104.557	104.307
4.000	105.007	104.757	104.507
4.125	105.157	104.907	104.657
4.250	N/A	N/A	N/A
4.375	N/A	N/A	N/A
4.500	N/A	N/A	N/A
4.625	N/A	N/A	N/A
4.750	N/A	N/A	N/A

5/1 Arm Government "Caps 1/1/5" Standard Product

Rate	30 Day	45 Day	60 Day
2.875	98.103	97.853	97.603
3.000	98.353	98.103	97.853
3.125	98.453	98.203	97.953
3.250	100.228	99.978	99.728
3.375	100.478	100.228	99.978

Margin = 2.250 Index = 0.390

Buyer's Bonus

Government Purchase Transactions	0.250

Buyer's Bonus excludes all Specialty Government products.

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

30/25 Year Government Specialty Product

Rate	30 Day	45 Day	60 Day
3.250	99.693	99.443	99.193
3.375	99.993	99.743	99.493
3.500	100.793	100.543	100.293
3.625	100.893	100.643	100.393
3.750	102.656	102.406	102.156
3.875	103.156	102.906	102.656
4.000	103.706	103.456	103.206
4.125	103.806	103.556	103.306
4.250	104.572	104.322	104.072
4.375	104.807	104.557	104.307
4.500	105.372	105.122	104.872
4.625	105.472	105.222	104.972
4.750	105.175	104.925	104.675
4.875	105.575	105.325	105.075
5.000	106.125	105.875	105.625
5.125	106.175	105.925	105.675
5.250	N/A	N/A	N/A
5.375	N/A	N/A	N/A
5.500	N/A	N/A	N/A

20 Year Government Specialty Product

Rate	30 Day	45 Day	60 Day
3.250	99.443	99.193	98.943
3.375	99.743	99.493	99.243
3.500	100.543	100.293	100.043
3.625	100.643	100.393	100.143
3.750	102.406	102.156	101.906
3.875	102.906	102.656	102.406
4.000	103.456	103.206	102.956
4.125	103.556	103.306	103.056
4.250	104.322	104.072	103.822
4.375	104.557	104.307	104.057
4.500	105.122	104.872	104.622
4.625	105.222	104.972	104.722
4.750	104.925	104.675	104.425
4.875	105.325	105.075	104.825
5.000	105.875	105.625	105.375
5.125	105.925	105.675	105.425
5.250	N/A	N/A	N/A
5.375	N/A	N/A	N/A
5.500	N/A	N/A	N/A

15/10 Year Government Specialty Product

Rate	30 Day	45 Day	60 Day
2.750	100.667	100.417	100.167
2.875	100.967	100.717	100.467
3.000	101.217	100.967	100.717
3.125	101.367	101.117	100.867
3.250	102.761	102.511	102.261
3.375	103.061	102.811	102.561
3.500	103.311	103.061	102.811
3.625	103.461	103.211	102.961
3.750	104.057	103.807	103.557
3.875	104.357	104.107	103.857
4.000	104.557	104.307	104.057
4.125	104.707	104.457	104.207
4.250	N/A	N/A	N/A
4.375	N/A	N/A	N/A
4.500	N/A	N/A	N/A
4.625	N/A	N/A	N/A
4.750	N/A	N/A	N/A

5/1 Arm Government "Caps 1/1/5" Specialty Product

Rate	30 Day	45 Day	60 Day
2.875	97.363	97.113	96.863
3.000	97.613	97.363	97.113
3.125	97.713	97.463	97.213
3.250	99.488	99.238	98.988
3.375	99.738	99.488	99.238

Margin = 2.250 Index = 0.390

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	98.618	98.368	98.118
4.000	101.531	101.281	101.031
4.500	103.197	102.947	102.697
5.000	103.950	103.700	103.450

15 Year One Time Close "OTC" Specialty Product

Rate	30 Day	45 Day	60 Day
3.000	99.583	99.333	99.083
3.500	101.677	101.427	101.177
4.000	102.923	102.673	102.423
4.500	N/A	N/A	N/A
5.000	N/A	N/A	N/A

Specialty Adj.

Specialty Adj.	Manufactured Homes "OTC exempt"	-1.000
	203(k) / 203(k)s / 203(h) / Repair Escrow	-0.500
	VA IRRRL ≤ 125.00 LTV	0.000
	VA IRRRL > 125.00 LTV or No AVM	-0.750

GOVERNMENT ADJUSTMENTS - Applies to Standard and Specialty Government Programs

Adjusters	All Terms	Adjusters	All Terms
FICO 640 - 659	-0.500	NY	-0.250
FICO 620 - 639	-0.750	AZ, CA, FL, LA, MA, NJ, NV, UT	-0.150
FICO 600 - 619	-1.500	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	-2.000
VA Jumbo	-2.000
Extension Options:	-0.018 per calendar day

Max USDA - GRH Rate Today	8/28/2015	4.750%

American Financial Resources, Inc. - Announcements

The OTC program is not available for TF clients.

15 Day Locks are now Available for Broker Loans in an **Approved** status. To Price it out, you will need to improve the 30 day price by 15 bps. Lock Requests must be submitted using AFR's Manual Lock Request Form!

Lock Desk Policy

The initial expiration date of the lock will be disclosed on the lock confirmation. Locks may only be extended up to 30 days past its initial lock period. Locks received after cut off (**7pm ET**) will be rejected. Locks accepted on loans in "Registered, Submitted, U/W-Received & U/W-Approved" status only. Locks must be e-mailed/faxed directly to the lock desk or sent through DataTrac Web. Lock requests submitted to a client's AE or AM only will not be processed.

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: 8/28/2015
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
3.250	95.875	95.625	95.375	93.275	93.025	92.775
3.375	96.772	96.522	96.272	94.477	94.227	93.977
3.500	97.707	97.457	97.207	95.717	95.467	95.217
3.625	98.680	98.430	98.180	96.994	96.744	96.494
3.750	99.582	99.332	99.082	98.158	97.908	97.658
3.875	100.296	100.046	99.796	99.044	98.794	98.544
3.990	100.974	100.724	100.474	99.894	99.644	99.394
4.000	101.074	100.824	100.574	99.994	99.744	99.494
4.125	101.915	101.665	101.415	101.007	100.757	100.507
4.250	102.688	102.438	102.188	101.929	101.679	101.429
4.375	103.241	102.991	102.741	102.584	102.334	102.084
4.500	103.844	103.594	103.344	103.288	103.038	102.788
4.625	104.495	104.245	103.995	104.041	103.791	103.541
4.750	105.125	104.875	104.625	104.752	104.502	104.252
4.875	105.639	105.389	105.139	105.306	105.056	104.806
4.990	106.054	105.804	105.554	105.759	105.509	105.259
5.000	106.154	105.904	105.654	105.859	105.609	105.359
5.125	106.668	106.418	106.168	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
3.125	94.445	94.195	93.945	94.210	93.960	93.710
3.250	95.842	95.592	95.342	95.445	95.195	94.945
3.375	96.753	96.503	96.253	96.358	96.108	95.858
3.500	97.663	97.413	97.163	97.309	97.059	96.809
3.625	98.574	98.324	98.074	98.297	98.047	97.797
3.750	99.393	99.143	98.893	99.199	98.949	98.699
3.875	100.018	99.768	99.518	99.882	99.632	99.382
3.990	100.543	100.293	100.043	100.529	100.279	100.029
4.000	100.643	100.393	100.143	100.629	100.379	100.129
4.125	101.268	101.018	100.768	101.438	101.188	100.938
4.250	101.889	101.639	101.389	102.190	101.940	101.690
4.375	102.500	102.250	102.000	102.744	102.494	102.244
4.500	103.111	102.861	102.611	103.346	103.096	102.846
4.625	103.722	103.472	103.222	103.997	103.747	103.497
4.750	104.247	103.997	103.747	104.582	104.332	104.082
4.875	104.590	104.340	104.090	104.956	104.706	104.456
4.990	104.833	104.583	104.333	105.230	104.980	104.730
5.000	104.933	104.683	104.433	105.330	105.080	104.830

DURP 15 Year

Rate	≤ 105% LTV			> 105% LTV		
	30 Day	45 Day	60 Day	30 Day	45 Day	60 Day
2.250	93.825	93.575	93.325	N/A	N/A	N/A
2.375	95.244	94.994	94.744	N/A	N/A	N/A
2.500	96.664	96.414	96.164	93.067	92.817	92.567
2.625	97.686	97.436	97.186	94.289	94.039	93.789
2.750	98.355	98.105	97.855	95.270	95.020	94.770
2.875	99.052	98.802	98.552	96.280	96.030	95.780
2.990	99.677	99.427	99.177	97.217	96.967	96.717
3.000	99.777	99.527	99.277	97.317	97.067	96.817
3.125	100.402	100.152	99.902	98.190	97.940	97.690
3.250	100.934	100.684	100.434	98.909	98.659	98.409
3.375	101.488	101.238	100.988	99.650	99.400	99.150
3.500	102.064	101.814	101.564	100.414	100.164	99.914
3.625	102.523	102.273	102.023	101.012	100.762	100.512
3.750	102.872	102.622	102.372	101.455	101.205	100.955
3.875	103.235	102.985	102.735	101.912	101.662	101.412
3.990	103.513	103.263	103.013	102.283	102.033	101.783
4.000	103.613	103.363	103.113	102.383	102.133	101.883
4.125	103.998	103.748	103.498	102.862	102.612	102.362

DURP 10 Year

Rate	≤ 105% LTV			> 105% LTV		
	30 Day	45 Day	60 Day	30 Day	45 Day	60 Day
2.250	93.252	93.002	92.752	N/A	N/A	N/A
2.375	94.672	94.422	94.172	N/A	N/A	N/A
2.500	96.092	95.842	95.592	92.867	92.617	92.367
2.625	97.168	96.918	96.668	94.089	93.839	93.589
2.750	97.927	97.677	97.427	95.070	94.820	94.570
2.875	98.686	98.436	98.186	96.080	95.830	95.580
2.990	99.345	99.095	98.845	97.017	96.767	96.517
3.000	99.445	99.195	98.945	97.117	96.867	96.617
3.125	100.020	99.770	99.520	97.990	97.740	97.490
3.250	100.425	100.175	99.925	98.709	98.459	98.209
3.375	100.830	100.580	100.330	99.450	99.200	98.950
3.500	101.235	100.985	100.735	100.214	99.964	99.714
3.625	101.573	101.323	101.073	100.812	100.562	100.312
3.750	101.850	101.600	101.350	101.255	101.005	100.755
3.875	102.128	101.878	101.628	101.712	101.462	101.212
3.990	102.305	102.055	101.805	102.083	101.833	101.583
4.000	102.405	102.155	101.905	102.183	101.933	101.683
4.125	102.682	102.432	102.182	102.662	102.412	102.162

Applicable for all mortgage 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%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%	97.01 - 105.00%	> 105%
≥ 740	0.000	-0.250	-0.250	-0.250	0.000	0.000	0.000	0.000	0.000	0.000
720 - 739	0.000	-0.250	-0.250	-0.250	0.000	0.000	0.000	0.000	0.000	0.000
700 - 719	0.000	-0.500	-0.750	-0.750	-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 delivers 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	

LTV Range

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	-2.125	-2.125	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125	-4.125	-4.125
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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Flood Certification = $10.00 FHA ID# - 1358600006

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45 Day Lock Exp.: 10/12/2015
60 Day Lock Exp.: 10/27/2015

30/25 Year FNMA

Rate	30 day	45 day	60 day
3.000	94.403	94.153	94.128
3.125	95.795	95.545	95.520
3.250	97.025	96.775	96.750
3.375	97.922	97.672	97.647
3.500	98.857	98.607	98.582
3.625	99.830	99.580	99.555
3.750	100.732	100.482	100.457
3.875	101.446	101.196	101.171
3.990	102.174	101.924	101.899
4.000	102.224	101.974	101.949
4.125	103.065	102.815	102.790
4.250	103.838	103.588	103.563
4.375	104.391	104.141	104.116
4.500	104.994	104.744	104.719
4.625	105.645	105.395	105.370
4.750	106.275	106.025	106.000
4.875	106.789	106.539	106.514
4.990	107.254	107.004	106.979
5.000	107.304	107.054	107.029
5.125	107.818	107.568	107.543

20 Year FNMA

Rate	30 day	45 day	60 day
2.990	94.778	94.528	94.278
3.000	94.828	94.578	94.328
3.125	96.455	96.205	95.955
3.250	97.852	97.602	97.352
3.375	98.763	98.513	98.263
3.500	99.673	99.423	99.173
3.625	100.584	100.334	100.084
3.750	101.403	101.153	100.903
3.875	102.028	101.778	101.528
3.990	102.603	102.353	102.103
4.000	102.653	102.403	102.153
4.125	103.278	103.028	102.778
4.250	103.899	103.649	103.399
4.375	104.510	104.260	104.010
4.500	105.121	104.871	104.621
4.625	105.732	105.482	105.232
4.750	106.257	106.007	105.757
4.875	106.600	106.350	106.100
4.990	106.893	106.643	106.393
5.000	106.943	106.693	106.443

15 Year FNMA

Rate	30 day	45 day	60 day
2.000	#N/A	#N/A	#N/A
2.125	#N/A	#N/A	#N/A
2.250	94.575	94.325	94.075
2.375	95.994	95.744	95.494
2.500	97.414	97.164	96.914
2.625	98.436	98.186	97.936
2.750	99.105	98.855	98.605
2.875	99.802	99.552	99.302
2.990	100.477	100.227	99.977
3.000	100.527	100.277	100.027
3.125	101.152	100.902	100.652
3.250	101.684	101.434	101.184
3.375	102.238	101.988	101.738
3.500	102.814	102.564	102.314
3.625	103.273	103.023	102.773
3.750	103.622	103.372	103.122
3.875	103.985	103.735	103.485
3.990	104.313	104.063	103.813
4.000	104.363	104.113	103.863
4.125	104.748	104.498	104.248

10 Year FNMA

Rate	30 day	45 day	60 day
2.000	N/A	N/A	N/A
2.125	N/A	N/A	N/A
2.250	95.262	95.012	94.762
2.375	96.682	96.432	96.182
2.500	98.102	97.852	97.602
2.625	99.178	98.928	98.678
2.750	99.937	99.687	99.437
2.875	100.696	100.446	100.196
2.990	101.405	101.155	100.905
3.000	101.455	101.205	100.955
3.125	102.030	101.780	101.530
3.250	102.435	102.185	101.935
3.375	102.840	102.590	102.340
3.500	103.245	102.995	102.745
3.625	103.583	103.333	103.083
3.750	103.860	103.610	103.360
3.875	104.138	103.888	103.638
3.990	104.365	104.115	103.865
4.000	104.415	104.165	103.915
4.125	104.692	104.442	104.192

30/25 Year HB FNMA

Rate	30 day	45 day	60 day
3.125	93.920	93.670	93.420
3.250	95.240	94.990	94.740
3.375	96.419	96.169	95.919
3.500	97.635	97.385	97.135
3.625	98.889	98.639	98.389
3.750	99.982	99.732	99.482
3.875	100.696	100.446	100.196
3.990	101.424	101.174	100.924
4.000	101.474	101.224	100.974
4.125	102.315	102.065	101.815
4.250	102.968	102.718	102.468
4.375	103.146	102.896	102.646
4.500	103.374	103.124	102.874
4.625	103.650	103.400	103.150
4.750	104.005	103.755	103.505
4.875	104.457	104.207	103.957
4.990	104.859	104.609	104.359
5.000	104.909	104.659	104.409
5.125	105.361	105.111	104.861
5.250	105.813	105.563	105.313

15 Year HB FNMA

Rate	30 day	45 day	60 day
2.000	N/A	N/A	N/A
2.125	N/A	N/A	N/A
2.250	N/A	N/A	N/A
2.375	94.592	94.342	94.092
2.500	96.199	95.949	95.699
2.625	97.392	97.142	96.892
2.750	98.218	97.968	97.718
2.875	99.071	98.821	98.571
2.990	99.902	99.652	99.402
3.000	99.952	99.702	99.452
3.125	100.652	100.402	100.152
3.250	101.184	100.934	100.684
3.375	101.738	101.488	101.238
3.500	102.314	102.064	101.814
3.625	102.659	102.409	102.159
3.750	102.790	102.540	102.290
3.875	102.934	102.684	102.434
3.990	103.043	102.793	102.543
4.000	103.093	102.843	102.593
4.125	103.259	103.009	102.759

Adjustments

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%	85.01 - 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

* A minimum required credit score of 620 applies to all mortgage loans delivered to AFR in accordance with the Selling Guide 95.01-97.00% LTV only with DU v. 9.2

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	-1.000
Extension Options	-0.018 per calendar day

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%
High-LTV	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.500
Investment Property	-2.125	-2.125	-2.125	-3.375	-4.125	N/A	N/A	N/A
Manufactured	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A
2-Unit Property	-1.000	-1.000	-1.000	-1.000	-1.000	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
Condo > 15 year	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750
High Balance C/O Refi	-1.000	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Cash-Out Refinance

LTV → / FICO ↓	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%
≥ 740	-0.375	-0.625	-0.625	-0.875	N/A
720 - 739	-0.375	-1.000	-1.000	-1.125	N/A
700 - 719	-0.375	-1.000	-1.000	-1.125	N/A
680 - 699	-0.375	-1.125	-1.125	-1.750	N/A
660 - 679	-0.625	-1.125	-1.125	-1.875	N/A
640 - 659	-0.625	-1.625	-1.625	-2.625	N/A
620 - 639	-0.625	-1.625	-1.625	-3.125	N/A
< 620	-1.625	-2.625	-2.625	-3.125	N/A

Mortgages with Subordinate Financing *

LTV Range	CLTV Range	Non Interest-Only LLPA Credit Score < 720	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 LLPAs 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 → / FICO ↓	≤ 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%
≥ 740	-0.990	-1.370	-2.150	-3.080
720 - 739	-1.120	-1.720	-2.350	-3.080
680 - 719	-1.330	-2.170	-3.290	-3.850

LPMI Adjust Term ≤ 20 yr

LTV → / FICO ↓	≤ 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%
≥ 740	-0.880	-1.100	-1.650	-3.080
720 - 739	-1.050	-1.370	-2.170	-3.080
680 - 719	-1.190	-1.540	-2.940	-3.850

Additional LPMI Premium Adjustments

Product Feature	FICO ≥ 740	FICO 720 - 739	FICO 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
Investment Property	-1.190	-1.330	N/A

*** Does not apply in HI**

Lock Desk Policy

The initial expiration date of the lock will be disclosed on the lock confirmation. Locks may only be extended up to 30 days past its initial lock period. Locks received after cut off (7pm ET) will be rejected. Locks accepted on loans in "Registered, Submitted, U/W-Received & U/W-Approved" status only. Locks must be e-mailed/faxed directly to the lock desk or sent through DataTrac Web. Lock requests submitted to a client's AE or AM only will not be processed.

Flood Certification = $10.00 FHA ID# - 1358600006

[Full Lock Desk Policy Can Be Found Here] [AFR Guidelines]

For use by mortgage professionals only and should not be distributed to borrowers.

AMERICAN FINANCIAL RESOURCES, INC.
WHOLESALE MORTGAGE DIVISION

[AFR Wholesale's Website](#) [AFR Rate Sheet Archive](#)
Lock Desk e-mail: LockDesk@afrwholesale.com
Lock Desk Phone: 1-877-588-2706
Lock Desk Hours: 10:00 am ET - 7:00 pm ET

prices are subject to change without notice

30 Day Lock Exp.: 9/28/2015
45 Day Lock Exp.: 10/12/2015
60 Day Lock Exp.: 10/27/2015

W. Rate Sheet Dated: 8/28/2015 **Release Time: 10:00 AM ET**

FNMA MCM 30 Year

Note Rate	30 Day	45 Day	60 Day
2.875	N/A	N/A	N/A
3.000	N/A	N/A	N/A
3.125	N/A	N/A	N/A
3.250	94.514	94.264	94.014
3.375	95.744	95.494	95.244
3.500	96.641	96.391	96.141
3.625	97.576	97.326	97.076
3.750	98.549	98.299	98.049
3.875	99.450	99.200	98.950
4.000	100.165	99.915	99.665
4.125	100.943	100.693	100.443
4.250	101.783	101.533	101.283
4.375	102.557	102.307	102.057
4.500	103.110	102.860	102.610
4.625	103.712	103.462	103.212
4.750	104.363	104.113	103.863
4.875	104.993	104.743	104.493
5.000	105.508	105.258	105.008
5.125	106.022	105.772	105.522
5.250	106.537	106.287	106.037

FNMA HB MCM 30 Year

Note 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	N/A	N/A	N/A
3.375	93.897	93.647	93.397
3.500	95.072	94.822	94.572
3.625	96.286	96.036	95.786
3.750	97.537	97.287	97.037
3.875	98.676	98.426	98.176
4.000	99.386	99.136	98.886
4.125	100.158	99.908	99.658
4.250	100.994	100.744	100.494
4.375	101.705	101.455	101.205
4.500	101.879	101.629	101.379
4.625	102.103	101.853	101.603
4.750	102.375	102.125	101.875
4.875	102.719	102.469	102.219
5.000	103.171	102.921	102.671
5.125	103.623	103.373	103.123
5.250	104.075	103.825	103.575
5.375	104.527	104.277	104.027

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
Subortinate Financing	-0.500
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
Extension Options	-0.018 per calendar day

Lock Desk Policy

The initial expiration date of the lock will be disclosed on the lock confirmation. Locks may only be extended up to 30 days past its initial lock period. Locks received after cut off (7pm ET) will be rejected. Locks accepted on loans in "Registered, Submitted, U/W-Received & U/W-Approved" status only. Locks must be e-mailed/faxed directly to the lock desk or sent through DataTrac Web. Lock requests submitted to a client's AE or AM only will not be processed.

Flood Certification = $10.00 FHA ID# - 1358600006

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

AMERICAN FINANCIAL RESOURCES, INC.
WHOLESALE MORTGAGE DIVISION

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Lock Desk Hours: 10:00 am ET - 7:00 pm ET

30 Day Lock Exp.: 9/28/2015
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60 Day Lock Exp.: 10/27/2015

prices are subject to change without notice

W. Rate Sheet Dated: 8/28/2015   Release Time: 10:00 AM ET

30/25 Year Open Access ≤ 105.00 LTV

Rate	30 day	45 day	60 day
3.250	95.289	95.039	94.789
3.375	96.415	96.165	95.915
3.500	97.515	97.265	97.015
3.625	98.548	98.298	98.048
3.750	99.354	99.104	98.854
3.875	100.028	99.778	99.528
4.000	100.879	100.629	100.379
4.125	101.782	101.532	101.282
4.250	102.436	102.186	101.936
4.375	102.957	102.707	102.457
4.500	103.596	103.346	103.096
4.625	104.363	104.113	103.863
4.750	104.927	104.677	104.427
4.875	105.412	105.162	104.912
5.000	105.829	105.579	105.329
5.125	106.550	106.300	106.050
5.250	107.081	106.831	106.581

30/25 Year Open Access > 105.00 LTV

Rate	30 day	45 day	60 day
3.250	95.289	95.039	94.789
3.375	96.290	96.040	95.790
3.500	97.390	97.140	96.890
3.625	98.423	98.173	97.923
3.750	99.229	98.979	98.729
3.875	99.903	99.653	99.403
4.000	101.129	100.879	100.629
4.125	102.032	101.782	101.532
4.250	102.686	102.436	102.186
4.375	103.207	102.957	102.707
4.500	103.596	103.346	103.096
4.625	104.363	104.113	103.863
4.750	104.927	104.677	104.427
4.875	105.412	105.162	104.912
5.000	107.829	107.579	107.329
5.125	108.550	108.300	108.050
5.250	109.081	108.831	108.581

20 Year Open Access ≤ 105.00 LTV

Rate	30 day	45 day	60 day
3.250	96.780	96.530	96.280
3.375	97.712	97.462	97.212
3.500	98.614	98.364	98.114
3.625	99.473	99.223	98.973
3.750	100.173	99.923	99.673
3.875	100.783	100.533	100.283
4.000	101.357	101.107	100.857
4.125	102.128	101.878	101.628
4.250	102.736	102.486	102.236
4.375	103.259	103.009	102.759
4.500	103.990	103.740	103.490
4.625	104.682	104.432	104.182
4.750	105.233	104.983	104.733
4.875	105.718	105.468	105.218
5.000	105.222	104.972	104.722
5.125	105.870	105.620	105.370
5.250	106.382	106.132	105.882

20 Year Open Access > 105.00 LTV

Rate	30 day	45 day	60 day
3.250	96.780	96.530	96.280
3.375	97.400	97.150	96.900
3.500	98.302	98.052	97.802
3.625	99.161	98.911	98.661
3.750	99.861	99.611	99.361
3.875	100.471	100.221	99.971
4.000	101.420	101.170	100.920
4.125	102.191	101.941	101.691
4.250	102.799	102.549	102.299
4.375	103.322	103.072	102.822
4.500	103.928	103.678	103.428
4.625	104.620	104.370	104.120
4.750	105.171	104.921	104.671
4.875	105.656	105.406	105.156
5.000	105.660	105.410	105.160
5.125	106.308	106.058	105.808
5.250	106.820	106.570	106.320

15 Year Open Access ≤ 105.00 LTV

Rate	30 day	45 day	60 day
2.250	95.717	95.467	95.217
2.375	96.373	96.123	95.873
2.500	97.029	96.779	96.529
2.625	97.632	97.382	97.132
2.750	98.458	98.208	97.958
2.875	99.111	98.861	98.611
3.000	99.741	99.491	99.241
3.125	100.300	100.050	99.800
3.250	100.809	100.559	100.309
3.375	101.284	101.034	100.784
3.500	101.862	101.612	101.362
3.625	102.380	102.130	101.880
3.750	102.867	102.617	102.367
3.875	103.348	103.098	102.848
4.000	103.410	103.160	102.910
4.125	103.912	103.662	103.412
4.250	104.383	104.133	103.883

15 Year Open Access > 105.00 LTV

Rate	30 day	45 day	60 day
2.250	95.717	95.467	95.217
2.375	94.248	93.998	93.748
2.500	94.904	94.654	94.404
2.625	95.507	95.257	95.007
2.750	96.333	96.083	95.833
2.875	98.486	98.236	97.986
3.000	99.116	98.866	98.616
3.125	99.675	99.425	99.175
3.250	100.184	99.934	99.684
3.375	100.909	100.659	100.409
3.500	101.487	101.237	100.987
3.625	102.005	101.755	101.505
3.750	102.492	102.242	101.992
3.875	103.223	102.973	102.723
4.000	103.285	103.035	102.785
4.125	103.787	103.537	103.287
4.250	104.258	104.008	103.758

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%	85.01 - 90.00%	90.01 - 95.00%	> 95.00%
≥ 740	0.000	-0.250	-0.250	-0.500	0.000	0.000	0.000	0.000
720 - 739	0.000	-0.250	-0.500	-0.750	0.000	0.000	0.000	0.000
700 - 719	0.000	-0.500	-1.000	-1.250	-0.500	-0.500	-0.500	-0.500
680 - 699	0.000	-0.500	-1.250	-1.750	-1.000	-0.750	-0.750	-0.750
660 - 679	0.000	-1.000	-2.250	-2.750	-2.250	-1.750	-1.750	-1.750
640 - 659	-0.500	-1.250	-2.750	-3.000	-2.750	-2.250	-2.250	-2.250
620 - 639	-0.500	-1.500	-3.000	-3.000	-2.750	-2.750	-2.750	-2.750
< 620 *	-0.500	-1.500	-3.000	-3.000	-2.750	-2.750	-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
≤ 75.00%	≤ 80%	-0.375	-0.375
≤ 65.00%	> 80% & ≤ 95%	-0.875	-0.625
> 65% & ≤ 75%	> 80% & ≤ 95%	-1.125	-0.875
> 75% & ≤ 80%	> 76% & ≤ 90%	-1.375	-1.125
> 80% & ≤ 90%	> 81% & ≤ 95%	-1.375	-0.875
> 90% & ≤ 95%	> 91% & ≤ 95%	-0.875	-0.625
Any	> 95%	-1.875	-1.875

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	-2.125	-2.125	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125	-4.125	-4.125
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, LA, 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

The initial expiration date of the lock will be disclosed on the lock confirmation. Locks may only be extended up to 30 days past its initial lock period. Locks received after cut off (7pm ET) will be rejected. Locks accepted on loans in "Registered, Submitted, U/W-Received & U/W-Approved" status only. Locks must be e-mailed/faxed directly to the lock desk or sent through DataTrac Web. Lock requests submitted to a client's AE or AM only will not be processed.

Flood Certification = $10.00   FHA ID# - 1358600006

Full Lock Desk Policy Can Be Found Here   AFR Guidelines

AMERICAN FINANCIAL RESOURCES, INC. WHOLESALE MORTGAGE DIVISION

AFR Wholesale's Website | AFR Rate Sheet Archive

Lock Desk e-mail: LockDesk@afrwholesale.com
Lock Desk Phone: 1-877-588-2706
Lock Desk Hours: 10:00 am ET - 7:00 pm ET

prices are subject to change without notice

W. Rate Sheet Dated: 8/28/2015
Release Time: 10:00 AM ET

30 Day Lock Exp.: 9/28/2015
45 Day Lock Exp.: 10/12/2015
60 Day Lock Exp.: 10/27/2015

30/25 Year FHLMC			
Rate	**30 day**	**45 day**	**60 day**
3.125	N/A	N/A	N/A
3.250	96.699	96.449	96.424
3.375	97.825	97.575	97.550
3.500	98.925	98.675	98.650
3.625	99.958	99.708	99.683
3.750	100.764	100.514	100.489
3.875	101.438	101.188	101.163
3.990	102.239	101.989	101.964
4.000	102.289	102.039	102.014
4.125	103.192	102.942	102.917
4.250	103.846	103.596	103.571
4.375	104.367	104.117	104.092
4.500	105.006	104.756	104.731
4.625	105.773	105.523	105.498
4.750	106.337	106.087	106.062
4.875	106.822	106.572	106.547
4.990	107.189	106.939	106.914
5.000	107.239	106.989	106.964
5.125	107.960	107.710	107.685
5.250	108.491	108.241	108.216

20 Year FHLMC			
Rate	**30 day**	**45 day**	**60 day**
3.125	N/A	N/A	N/A
3.250	98.290	98.040	97.790
3.375	99.222	98.972	98.722
3.500	100.124	99.874	99.624
3.625	100.983	100.733	100.483
3.750	101.683	101.433	101.183
3.875	102.293	102.043	101.793
3.990	102.817	102.567	102.317
4.000	102.867	102.617	102.367
4.125	103.638	103.388	103.138
4.250	104.246	103.996	103.746
4.375	104.769	104.519	104.269
4.500	105.500	105.250	105.000
4.625	106.192	105.942	105.692
4.750	106.743	106.493	106.243
4.875	107.228	106.978	106.728
4.990	106.682	106.432	106.182
5.000	106.732	106.482	106.232
5.125	107.380	107.130	106.880
5.250	107.892	107.642	107.392

15 Year FHLMC			
Rate	**30 day**	**45 day**	**60 day**
2.125	N/A	N/A	N/A
2.250	96.627	96.377	96.127
2.375	97.283	97.033	96.783
2.500	97.939	97.689	97.439
2.625	98.542	98.292	98.042
2.750	99.368	99.118	98.868
2.875	100.021	99.771	99.521
2.990	100.601	100.351	100.101
3.000	100.651	100.401	100.151
3.125	101.210	100.960	100.710
3.250	101.719	101.469	101.219
3.375	102.194	101.944	101.694
3.500	102.772	102.522	102.272
3.625	103.290	103.040	102.790
3.750	103.777	103.527	103.277
3.875	104.258	104.008	103.758
3.990	104.270	104.020	103.770
4.000	104.320	104.070	103.820
4.125	104.822	104.572	104.322
4.250	105.293	105.043	104.793

Adjustments

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%**	**85.01 - 90.00%**	**90.01 - 95.00%**
≥ 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250
720 - 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500
700 - 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000
680 - 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250
660 - 679	0.000	-1.000	-2.250	-2.750	-2.750	-2.250	-2.250
640 - 659	-0.500	-1.250	-2.750	-3.000	-3.250	-2.750	-2.750
620 - 639	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250
< 620 *	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250

* A minimum required credit score of 620 applies to all mortgage loans delivered to AFR in accordance with the Selling Guide

Cash-Out Refinance				
LTV → FICO ↓	**≤ 60.00%**	**60.01 - 70.00%**	**70.01 - 75.00%**	**75.01 - 80.00%**
≥ 740	-0.375	-0.625	-0.625	-0.875
720 - 739	-0.375	-1.000	-1.000	-1.125
700 - 719	-0.375	-1.000	-1.000	-1.125
680 - 699	-0.375	-1.125	-1.125	-1.750
660 - 679	-0.625	-1.125	-1.125	-1.875
640 - 659	-0.625	-1.625	-1.625	-2.625
620 - 639	-0.625	-1.625	-1.625	-3.125
< 620	-1.625	-2.625	-2.625	-3.125

Feature Adjustments			
LTV	**> 75.00 %**		
Condo (Excl 15 yr. & Home Possible)	-0.750		
LTV	**≤ 75%**	**>75%-80%**	**> 80%**
Investment Property	-2.125	-3.375	-4.125
LTV	**All**		
Manufactured Home	-1.000		

Mortgages with Subordinate Financing			
		Non Interest-Only LLPA	
LTV Range	**CLTV Range**	**Credit Score < 720**	**Credit Score ≥ 720**
≤ 75.00%	**≤ 80.00%**	-0.375	-0.375
≤ 65.00%	**80.01 - 95.00%**	-0.875	-0.625
65.01 - 75.00%	**80.01 - 95.00%**	-1.125	-0.875
75.01 - 95.00%	**76.01 - 95.00%**	-1.375	-1.125

Multi Unit							
LTV → Units ↓	**≤ 60.00%**	**60.01 - 70.00%**	**70.01 - 75.00%**	**75.01 - 80.00%**	**80.01 - 85.00%**	**85.01 - 90.01%**	**> 90.00%**
2-Unit	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
3-4 Unit	-1.000	-1.000	-1.000	-1.000	-1.500	-2.000	-2.000

Super Conforming Mortgage			
LTV	**≤ 75.00%**	**75.01 - 80.00%**	**> 80.00%**
Purchase & No Cash-Out Refi	-0.250	-0.250	-0.250
Cash-Out Refi	-1.000	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
Super Conforming	-1.000
TX Equity Section 50(a)(6)	
All Terms & LTVs	-1.000
Extension Fee	-0.018 per calendar day

Lender Paid MI Adjustments (cumulative with above adjustments)

LPMI Adjust Term > 20 yr & All Manuf.			
LTV → FICO ↓	**≤ 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 → FICO ↓	**≤ 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	**FICO**		
	≥ 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
Investment Property	-1.190	-1.330	N/A

*** Does not apply in HI**

Lock Desk Policy

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Flood Certification = $10.00 | FHA ID# - 1358600006

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W. Rate Sheet Dated: 8/28/2015

Release Time: 10:00 AM ET

30 Day Lock Exp.: 9/28/2015
45 Day Lock Exp.: 10/12/2015
60 Day Lock Exp.: 10/27/2015

30/25 Year FHLMC HP & HPA

Rate	30 day	45 day	60 day
3.125	N/A	N/A	N/A
3.250	96.699	96.449	96.424
3.375	97.825	97.575	97.550
3.500	98.925	98.675	98.650
3.625	99.958	99.708	99.683
3.750	100.764	100.514	100.489
3.875	101.438	101.188	101.163
3.990	102.239	101.989	101.964
4.000	102.289	102.039	102.014
4.125	103.192	102.942	102.917
4.250	103.846	103.596	103.571
4.375	104.367	104.117	104.092
4.500	105.006	104.756	104.731
4.625	105.773	105.523	105.498
4.750	106.337	106.087	106.062
4.875	106.822	106.572	106.547
4.990	107.189	106.939	106.914
5.000	107.239	106.989	106.964
5.125	107.960	107.710	107.685
5.250	108.491	108.241	108.216

20 Year FHLMC HP & HPA

Rate	30 day	45 day	60 day
3.125	N/A	N/A	N/A
3.250	98.290	98.040	97.790
3.375	99.222	98.972	98.722
3.500	100.124	99.874	99.624
3.625	100.983	100.733	100.483
3.750	101.683	101.433	101.183
3.875	102.293	102.043	101.793
3.990	102.817	102.567	102.317
4.000	102.867	102.617	102.367
4.125	103.638	103.388	103.138
4.250	104.246	103.996	103.746
4.375	104.769	104.519	104.269
4.500	105.500	105.250	105.000
4.625	106.192	105.942	105.692
4.750	106.743	106.493	106.243
4.875	107.228	106.978	106.728
4.990	106.682	106.432	106.182
5.000	106.732	106.482	106.232
5.125	107.380	107.130	106.880
5.250	107.892	107.642	107.392

15 Year FHLMC HP & HPA

Rate	30 day	45 day	60 day
2.125	N/A	N/A	N/A
2.250	96.627	96.377	96.127
2.375	97.283	97.033	96.783
2.500	97.939	97.689	97.439
2.625	98.542	98.292	98.042
2.750	99.368	99.118	98.868
2.875	100.021	99.771	99.521
2.990	100.601	100.351	100.101
3.000	100.651	100.401	100.151
3.125	101.210	100.960	100.710
3.250	101.719	101.469	101.219
3.375	102.194	101.944	101.694
3.500	102.772	102.522	102.272
3.625	103.290	103.040	102.790
3.750	103.777	103.527	103.277
3.875	104.258	104.008	103.758
3.990	104.270	104.020	103.770
4.000	104.320	104.070	103.820
4.125	104.822	104.572	104.322
4.250	105.293	105.043	104.793

Adjustments

Multi Unit

LTV → / Units ↓	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.01%	> 90.00%
2-Unit	0.000	0.000	0.000	0.000	0.000	0.000	0.000
3-4 Unit	0.000	0.000	0.000	0.000	0.000	0.000	-1.000

Mortgages with Subordinate Financing

LTV Range	CLTV Range	Non Interest-Only LLPA Credit Score < 720	Non Interest-Only LLPA Credit Score ≥ 720
≤ 75.00%	≤ 80.00%	-0.375	-0.375
≤ 65.00%	80.01 - 95.00%	-0.875	-0.625
65.01 - 75.00%	80.01 - 95.00%	-1.125	-0.875
75.01 - 95.00%	76.01 - 95.00%	-1.375	-1.125

Feature Adjustments

LTV	≤ 75%	>75%-80%	> 80%
Investment Property	-2.125	-3.375	-4.125
LTV	**All**		
Manufactured Home	-1.000		

Super Conforming Mortgage

LTV	≤ 75.00%	75.01 - 80.00%	> 80.00%
Purchase & No Cash-Out Refi	-0.250	-0.250	-0.250

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
Super Conforming	-1.000
TX Equity Section 50(a)(6)	
All Terms & LTVs	-1.000
Extension Fee	-0.018 per calendar day

Home Possible Mortgage

Product	Loan Purpose	LTV Ratios All Eligible
All Eligible Product	Purchase	-0.750
	Refinance	-1.500
Secondary Financing	All	-0.5

Home Possible Advantage Mortgage

Product	Loan Purpose	Credit Score All Eligible < 680	Credit Score All Eligible ≥680 & <720	Credit Score All Eligible ≥ 720
All Eligible Prduct	Purchase	-1.500	-1.250	-1.000
	No Cash-out Refinance	-1.750	-1.750	-1.750

Lender Paid MI Adjustments (cumulative with above adjustments)

LPMI Adjust "All Properties but Manufactured and Multi Unit"

LTV → / FICO ↓	≤ 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%
≥ 740	-0.880	-1.100	-1.430	-2.070
720 - 739	-1.050	-1.370	-1.790	-2.070
680 - 719	-1.190	-1.540	-2.520	-2.700

LPMI Adjust "Manufactured and Multi Unit"

LTV → / FICO ↓	≤ 85.00%	85.01 - 90.00%	90.01 - 95.00%
≥ 740	-0.880	-1.100	-1.430
720 - 739	-1.050	-1.370	-1.790
680 - 719	-1.190	-1.540	-2.520

Additional LPMI Premium Adjustments

Product Feature	FICO ≥ 740	FICO 720 - 739	FICO 680 - 719
Limited Cash-Out	0.000	0.000	-0.530
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
Investment Property	-1.190	-1.330	N/A

* Does not apply in HI

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30 Day Lock Exp.: 9/28/2015
45 Day Lock Exp.: 10/12/2015
60 Day Lock Exp.: 10/27/2015

W. Rate Sheet Dated: 8/28/2015 **Release Time:** 10:00 AM ET

Non-Conforming 30 year Fixed
Max Price After Adjustments 101.750

Rate	30 day	45 day	60 day
3.875	97.899	97.759	97.618
4.000	98.461	98.321	98.180
4.125	99.023	98.883	98.742
4.250	99.554	99.414	99.273
4.375	100.085	99.945	99.804
4.500	100.585	100.445	100.304
4.625	101.085	100.945	100.804
4.750	101.554	101.414	101.273
4.875	101.804	101.664	101.523
5.000	102.054	101.914	101.773
5.125	102.273	102.133	101.992
5.250	102.492	102.352	102.211

Non-Conforming 15 year Fixed
Max Price After Adjustments 101.250

Rate	30 day	45 day	60 day
3.375	98.942	98.817	98.692
3.500	99.333	99.208	99.083
3.625	99.771	99.631	99.490
3.750	100.224	100.099	99.974
3.875	100.630	100.505	100.380
4.000	101.005	100.880	100.755
4.125	101.318	101.193	101.068
4.250	101.599	101.474	101.349
4.375	101.787	101.662	101.537
4.500	101.912	101.787	101.662
4.625	102.037	101.912	101.787
4.750	102.100	101.975	101.850

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%	80.01 - 85.00%
≥ 780	0.600	0.500	0.450	0.000	-0.250	-1.375
760 - 779	0.600	0.500	0.300	-0.150	-0.375	-1.875
740 - 759	0.600	0.500	0.100	-0.300	-0.500	-2.000
720 - 739	0.500	0.450	0.000	-0.450	-0.850	N/A
700 - 719	0.400	0.300	-0.200	-0.750	-1.250*	N/A
680 - 699	0.300*	0.200*	-0.500*	-1.000*	-1.500*	N/A
Loan Balance						
≤ $500,000	0.000	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	0.000
$1,000,001 - $1,500,000	0.000	0.000	-0.125	-0.250	-0.375*	-0.375*
$1,500,001 - $2,000,000	0.000	0.000	-0.250	-0.375*	-0.500*	-0.500*
$2,000,001 - $2,500,000	-0.125*	-0.250*	-0.375*	N/A	N/A	N/A
$2,500,001 - $3,000,000	-0.125*	-0.250*	N/A	N/A	N/A	N/A
$3,000,001 - $3,500,000	-0.375*	N/A	N/A	N/A	N/A	N/A
$3,500,001 - $4,000,000	-0.500*	N/A	N/A	N/A	N/A	N/A
$4,000,001 - $4,500,000	-0.625*	N/A	N/A	N/A	N/A	N/A
$4,500,001 - $5,000,000	-0.750*	N/A	N/A	N/A	N/A	N/A
Occupancy						
Second Home	-0.150	-0.200	-0.300	-0.450	-1.000	N/A
Property Types						
Condos	0.000	0.000	-0.125	-0.125	-0.125	-0.125
State Adjustments						
AZ	0.000	0.000	0.000	-0.250	-0.250	-0.250
FL	0.000	0.000	0.000	-0.250	-0.250	-0.250
MI	0.000	0.000	0.000	-0.375	-0.375	-0.375
NV	0.000	0.000	0.000	-0.375	-0.375	-0.375
Other Adjustments						
Cash-Out	-0.250	-0.300	-0.500	-1.500	N/A	N/A
DTI > 40	0.000	0.000	0.000	-0.125	-0.125	N/A
No Escrow	-0.100	-0.100	-0.100	-0.100	-0.100	-0.100
Purchase	0.250	0.250	0.250	0.375	0.375	0.000
Extension Options	-0.018 per calendar day					

* Please see High Reserve Guidelines

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30 Day Lock Exp.: 9/28/2015
45 Day Lock Exp.: 10/12/2015

Alt-Option Access Terms & Pricing

Access 30 yr Fixed (AOAP-30F)

Rate	30 day	45 day
6.875	99.624	99.460
7.000	99.931	99.762
7.125	100.238	100.064
7.250	100.545	100.366
7.375	100.853	100.668
7.500	101.160	100.970
7.625	101.467	101.272
7.750	101.775	101.574
7.875	102.082	101.876
8.000	102.389	102.178
8.125	102.696	102.480
8.250	103.004	102.782
8.375	103.311	103.085
8.500	103.618	103.387
8.625	103.926	103.689

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

Access 15 yr Fixed (AOAP-15F)

Rate	30 day	45 day
6.625	100.196	100.043
6.750	100.441	100.282
6.875	100.686	100.522
7.000	100.931	100.762
7.125	101.176	101.001
7.250	101.420	101.241
7.375	101.665	101.480
7.500	101.910	101.720
7.625	102.155	101.960
7.750	102.400	102.199
7.875	102.644	102.439
8.000	102.889	102.678
8.125	103.134	102.918
8.250	103.379	103.157
8.375	103.624	103.397

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+	3.250	3.000	2.500	2.250	1.750	0.500
720-739	3.250	3.000	2.500	2.125	1.375	0.125
700-719	2.750	2.500	1.750	1.250	0.500	-0.750
680-699	2.500	2.250	1.750	0.500	-0.250	-1.000
660-679	1.000	0.750	0.000	-0.500	-1.500	-2.000
640-659	0.500	0.250	-0.500	-1.000	-2.250	N/A
620-639	0.000	-0.250	-1.000	-1.500	N/A	N/A

Access Price Adjustments

	≤70% CLTV	70.01-80% CLTV
Subordinate Financing	-0.438	-0.875
	All CLTVs	
Condo	-0.250	
2nd Home/Investor Property	0.000	
CT, DE, FL, IA, IL, IN, KS, KY, LA, ME, NJ, NM, ND, OH, OK, PA, SC, SD, VT, WI	-0.125	

Alt-Option Asset Inclusion Terms & Pricing

Asset 30 yr Fixed (AOAIP-30F)

Rate	30 day	45 day
6.375	99.624	99.460
6.500	99.931	99.762
6.625	100.238	100.064
6.750	100.545	100.366
6.875	100.853	100.668
7.000	101.160	100.970
7.125	101.467	101.272
7.250	101.775	101.574
7.375	102.082	101.876
7.500	102.389	102.178
7.625	102.696	102.480
7.750	103.004	102.782
7.875	103.311	103.085
8.000	103.618	103.387
8.125	103.926	103.689

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

Asset 15 yr Fixed (AOAIP-15F)

Rate	30 day	45 day
6.125	100.196	100.043
6.250	100.441	100.282
6.375	100.686	100.522
6.500	100.931	100.762
6.625	101.176	101.001
6.750	101.420	101.241
6.875	101.665	101.480
7.000	101.910	101.720
7.125	102.155	101.960
7.250	102.400	102.199
7.375	102.644	102.439
7.500	102.889	102.678
7.625	103.134	102.918
7.750	103.379	103.157
7.875	103.624	103.397

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+	3.250	3.000	2.500	2.250	1.750	0.500
720-739	3.250	3.000	2.500	2.125	1.375	0.125
700-719	2.750	2.500	1.750	1.250	0.500	-0.750

Asset Price Adjustments

	≤70% CLTV	70.01-80% CLTV
Subordinate Financing	0.000	-0.875
	All CLTVs	
Condo	-0.250	
2nd Home/Investor Property	0.000	
DTI>50% (Prior to utilization of assets)	-0.625	
CT, DE, FL, IA, IL, IN, KS, KY, LA, ME, NJ, NM, ND, OH, OK, PA, SC, SD, VT, WI	-0.125	

Lock Desk Policy

The initial expiration date of the lock will be disclosed on the lock confirmation. Locks may only be extended up to 30 days past its initial lock period. Locks received after cut off (7pm ET) will be rejected. Locks accepted on loans in "Registered, Submitted, U/W-Received & U/W-Approved" status only. Locks must be e-mailed/faxed directly to the lock desk or sent through DataTrac Web. Lock requests submitted to a client's AE or AM only will not be processed.

Flood Certification = $10.00 FHA ID# - 1358600006

Full Lock Desk Policy Can Be Found Here | AFR Guidelines

AMERICAN FINANCIAL RESOURCES, INC.
WHOLESALE MORTGAGE DIVISION

AFR Wholesale's Website | AFR Rate Sheet Archive
Lock Desk e-mail: LockDesk@afrwholesale.com
Lock Desk Phone: 1-877-588-2706
Lock Desk Hours: 10:00 am ET - 7:00 pm ET

prices are subject to change without notice

W. Rate Sheet Dated: 8/28/2015 **Release Time:** 10:00 AM ET

30 Day Lock Exp.: 9/28/2015
45 Day Lock Exp.: 10/12/2015

Alt-Option Ratio Terms & Pricing

Ratio 30 yr Fixed (AORP-30F)

Rate	30 day	45 day
6.375	99.624	99.460
6.500	99.931	99.762
6.625	100.238	100.064
6.750	100.545	100.366
6.875	100.853	100.668
7.000	101.160	100.970
7.125	101.467	101.272
7.250	101.775	101.574
7.375	102.082	101.876
7.500	102.389	102.178
7.625	102.696	102.480
7.750	103.004	102.782
7.875	103.311	103.085
8.000	103.618	103.387
8.125	103.926	103.689

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

Ratio 15 yr Fixed (AORP-15F)

Rate	30 day	45 day
6.125	100.196	100.043
6.250	100.441	100.282
6.375	100.686	100.522
6.500	100.931	100.762
6.625	101.176	101.001
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6.875	101.665	101.480
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7.250	102.400	102.199
7.375	102.644	102.439
7.500	102.889	102.678
7.625	103.134	102.918
7.750	103.379	103.157
7.875	103.624	103.397

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+	3.250	3.000	2.500	2.250	1.750	0.500
720-739	3.250	3.000	2.500	2.125	1.375	0.125
700-719	2.750	2.500	1.750	1.250	0.500	-0.750

Ratio Price Adjustments

	≤70% CLTV	70.01-80% CLTV
Subordinate Financing	0.000	-0.875
	All CLTVs	
Condo	-0.250	
2nd Home/Investor Property	0.000	
DTI ≤43%	0.000	
DTI 43.01-47%	-0.375	
DTI 47.01-55%	-0.625	
CT, DE, FL, IA, IL, IN, KS, KY, LA, ME, NJ, NM, ND, OH, OK, PA, SC, SD, VT, WI	-0.125	

Alt-Option Income Terms & Pricing

Income 30 yr Fixed (AOIP-30F)

Rate	30 day	45 day
6.375	99.624	99.460
6.500	99.931	99.762
6.625	100.238	100.064
6.750	100.545	100.366
6.875	100.853	100.668
7.000	101.160	100.970
7.125	101.467	101.272
7.250	101.775	101.574
7.375	102.082	101.876
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7.625	102.696	102.480
7.750	103.004	102.782
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8.000	103.618	103.387
8.125	103.926	103.689

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

Income 15 yr Fixed (AOIP-15F)

Rate	30 day	45 day
6.125	100.196	100.196
6.250	100.441	100.441
6.375	100.686	100.686
6.500	100.931	100.931
6.625	101.176	101.176
6.750	101.420	101.420
6.875	101.665	101.665
7.000	101.910	101.910
7.125	102.155	102.155
7.250	102.400	102.400
7.375	102.644	102.644
7.500	102.889	102.889
7.625	103.134	103.134
7.750	103.379	103.379
7.875	103.624	103.624

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+	3.250	3.000	2.500	2.250	1.750	0.500
720-739	3.250	3.000	2.500	2.125	1.375	0.125
700-719	2.750	2.500	1.750	1.250	0.500	-0.750

Income Price Adjustments

	≤70% CLTV	70.01-80% CLTV
Subordinate Financing	0.000	-0.875
	All CLTVs	
Condo	-0.250	
2nd Home/Investor Property	0.000	
CT, DE, FL, IA, IL, IN, KS, KY, LA, ME, NJ, NM, ND, OH, OK, PA, SC, SD, VT, WI	-0.125	

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