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: 9/3/2015

Release Time: 10:00 AM ET

30 Day Lock Exp.: 10/5/2015
45 Day Lock Exp.: 10/19/2015
60 Day Lock Exp.: 11/2/2015

STANDARD GOVERNMENT PRODUCT

30/25 Year Government – Standard Product

Rate	30 Day	45 Day	60 Day
3.250	100.037	99.787	99.537
3.375	100.337	100.087	99.837
3.500	101.137	100.887	100.637
3.625	101.237	100.987	100.737
3.750	103.047	102.797	102.547
3.875	103.547	103.297	103.047
4.000	104.097	103.847	103.597
4.125	104.197	103.947	103.697
4.250	105.056	104.806	104.556
4.375	105.291	105.041	104.791
4.500	105.856	105.606	105.356
4.625	105.956	105.706	105.456
4.750	105.738	105.488	105.238
4.875	106.138	105.888	105.638
5.000	106.688	106.438	106.188
5.125	106.738	106.488	106.238
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	99.787	99.537	99.287
3.375	100.087	99.837	99.587
3.500	100.887	100.637	100.387
3.625	100.987	100.737	100.487
3.750	102.797	102.547	102.297
3.875	103.297	103.047	102.797
4.000	103.847	103.597	103.347
4.125	103.947	103.697	103.447
4.250	104.806	104.556	104.306
4.375	105.041	104.791	104.541
4.500	105.606	105.356	105.106
4.625	105.706	105.456	105.206
4.750	105.488	105.238	104.988
4.875	105.888	105.638	105.388
5.000	106.438	106.188	105.938
5.125	106.488	106.238	105.988
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	101.027	100.777	100.527
2.875	101.327	101.077	100.827
3.000	101.577	101.327	101.077
3.125	101.727	101.477	101.227
3.250	103.172	102.922	102.672
3.375	103.472	103.222	102.972
3.500	103.722	103.472	103.222
3.625	103.872	103.622	103.372
3.750	104.558	104.308	104.058
3.875	104.858	104.608	104.358
4.000	105.058	104.808	104.558
4.125	105.208	104.958	104.708
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 = 0.360

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	99.537	99.287	99.037
3.375	99.837	99.587	99.337
3.500	100.637	100.387	100.137
3.625	100.737	100.487	100.237
3.750	102.547	102.297	102.047
3.875	103.047	102.797	102.547
4.000	103.597	103.347	103.097
4.125	103.697	103.447	103.197
4.250	104.556	104.306	104.056
4.375	104.791	104.541	104.291
4.500	105.356	105.106	104.856
4.625	105.456	105.206	104.956
4.750	105.238	104.988	104.738
4.875	105.638	105.388	105.138
5.000	106.188	105.938	105.688
5.125	106.238	105.988	105.738
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	99.287	99.037	98.787
3.375	99.587	99.337	99.087
3.500	100.387	100.137	99.887
3.625	100.487	100.237	99.987
3.750	102.297	102.047	101.797
3.875	102.797	102.547	102.297
4.000	103.347	103.097	102.847
4.125	103.447	103.197	102.947
4.250	104.306	104.056	103.806
4.375	104.541	104.291	104.041
4.500	105.106	104.856	104.606
4.625	105.206	104.956	104.706
4.750	104.988	104.738	104.488
4.875	105.388	105.138	104.888
5.000	105.938	105.688	105.438
5.125	105.988	105.738	105.488
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	100.577	100.327	100.077
2.875	100.877	100.627	100.377
3.000	101.127	100.877	100.627
3.125	101.277	101.027	100.777
3.250	102.722	102.472	102.222
3.375	103.022	102.772	102.522
3.500	103.272	103.022	102.772
3.625	103.422	103.172	102.922
3.750	104.108	103.858	103.608
3.875	104.408	104.158	103.908
4.000	104.608	104.358	104.108
4.125	104.758	104.508	104.258
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 = 0.360

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	98.462	98.212	97.962
4.000	101.422	101.172	100.922
4.500	103.181	102.931	102.681
5.000	104.013	103.763	103.513

15 Year One Time Close "OTC" – Specialty Product

Rate	30 Day	45 Day	60 Day
3.000	99.493	99.243	98.993
3.500	101.638	101.388	101.138
4.000	102.974	102.724	102.474
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	9/3/2015	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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60 Day Lock Exp.: 11/2/2015

DURP 30/25 Year

Rate	≤ 105% LTV			> 105% LTV		
	30 Day	45 Day	60 Day	30 Day	45 Day	60 Day
3.250	95.762	95.512	95.262	93.162	92.912	92.662
3.375	96.658	96.408	96.158	94.362	94.112	93.862
3.500	97.591	97.341	97.091	95.601	95.351	95.101
3.625	98.563	98.313	98.063	96.877	96.627	96.377
3.750	99.463	99.213	98.963	98.039	97.789	97.539
3.875	100.177	99.927	99.677	98.926	98.676	98.426
3.990	100.855	100.605	100.355	99.775	99.525	99.275
4.000	100.955	100.705	100.455	99.875	99.625	99.375
4.125	101.796	101.546	101.296	100.888	100.638	100.388
4.250	102.572	102.322	102.072	101.814	101.564	101.314
4.375	103.136	102.886	102.636	102.479	102.229	101.979
4.500	103.749	103.499	103.249	103.194	102.944	102.694
4.625	104.412	104.162	103.912	103.958	103.708	103.458
4.750	105.052	104.802	104.552	104.679	104.429	104.179
4.875	105.572	105.322	105.072	105.239	104.989	104.739
4.990	105.992	105.742	105.492	105.698	105.448	105.198
5.000	106.092	105.842	105.592	105.798	105.548	105.298
5.125	106.612	106.362	106.112	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	94.327	94.077	93.827	94.092	93.842	93.592
3.250	95.734	95.484	95.234	95.332	95.082	94.832
3.375	96.659	96.409	96.159	96.243	95.993	95.743
3.500	97.583	97.333	97.083	97.193	96.943	96.693
3.625	98.508	98.258	98.008	98.180	97.930	97.680
3.750	99.337	99.087	98.837	99.080	98.830	98.580
3.875	99.962	99.712	99.462	99.764	99.514	99.264
3.990	100.487	100.237	99.987	100.410	100.160	99.910
4.000	100.587	100.337	100.087	100.510	100.260	100.010
4.125	101.212	100.962	100.712	101.320	101.070	100.820
4.250	101.836	101.586	101.336	102.075	101.825	101.575
4.375	102.458	102.208	101.958	102.639	102.389	102.139
4.500	103.080	102.830	102.580	103.252	103.002	102.752
4.625	103.702	103.452	103.202	103.915	103.665	103.415
4.750	104.232	103.982	103.732	104.509	104.259	104.009
4.875	104.565	104.315	104.065	104.889	104.639	104.389
4.990	104.797	104.547	104.297	105.169	104.919	104.669
5.000	104.897	104.647	104.397	105.269	105.019	104.769

DURP 15 Year

Rate	≤ 105% LTV			> 105% LTV		
	30 Day	45 Day	60 Day	30 Day	45 Day	60 Day
2.250	93.692	93.442	93.192	N/A	N/A	N/A
2.375	95.116	94.866	94.616	N/A	N/A	N/A
2.500	96.540	96.290	96.040	92.943	92.693	92.443
2.625	97.564	97.314	97.064	94.167	93.917	93.667
2.750	98.234	97.984	97.734	95.149	94.899	94.649
2.875	98.932	98.682	98.432	96.160	95.910	95.660
2.990	99.558	99.308	99.058	97.098	96.848	96.598
3.000	99.658	99.408	99.158	97.198	96.948	96.698
3.125	100.294	100.044	99.794	98.082	97.832	97.582
3.250	100.848	100.598	100.348	98.823	98.573	98.323
3.375	101.424	101.174	100.924	99.587	99.337	99.087
3.500	102.024	101.774	101.524	100.374	100.124	99.874
3.625	102.502	102.252	102.002	100.991	100.741	100.491
3.750	102.864	102.614	102.364	101.447	101.197	100.947
3.875	103.242	102.992	102.742	101.918	101.668	101.418
3.990	103.534	103.284	103.034	102.304	102.054	101.804
4.000	103.634	103.384	103.134	102.404	102.154	101.904
4.125	104.033	103.783	103.533	102.896	102.646	102.396

DURP 10 Year

Rate	≤ 105% LTV			> 105% LTV		
	30 Day	45 Day	60 Day	30 Day	45 Day	60 Day
2.250	93.120	92.870	92.620	N/A	N/A	N/A
2.375	94.544	94.294	94.044	N/A	N/A	N/A
2.500	95.968	95.718	95.468	92.743	92.493	92.243
2.625	97.038	96.788	96.538	93.967	93.717	93.467
2.750	97.782	97.532	97.282	94.949	94.699	94.449
2.875	98.526	98.276	98.026	95.960	95.710	95.460
2.990	99.170	98.920	98.670	96.898	96.648	96.398
3.000	99.270	99.020	98.770	96.998	96.748	96.498
3.125	99.846	99.596	99.346	97.882	97.632	97.382
3.250	100.266	100.016	99.766	98.623	98.373	98.123
3.375	100.686	100.436	100.186	99.387	99.137	98.887
3.500	101.106	100.856	100.606	100.174	99.924	99.674
3.625	101.471	101.221	100.971	100.791	100.541	100.291
3.750	101.785	101.535	101.285	101.247	100.997	100.747
3.875	102.100	101.850	101.600	101.718	101.468	101.218
3.990	102.314	102.064	101.814	102.104	101.854	101.604
4.000	102.414	102.164	101.914	102.204	101.954	101.704
4.125	102.729	102.479	102.229	102.696	102.446	102.196

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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30/25 Year FNMA

Rate	30 day	45 day	60 day
3.000	94.278	94.028	94.003
3.125	95.677	95.427	95.402
3.250	96.912	96.662	96.637
3.375	97.808	97.558	97.533
3.500	98.741	98.491	98.466
3.625	99.713	99.463	99.438
3.750	100.613	100.363	100.338
3.875	101.327	101.077	101.052
3.990	102.055	101.805	101.780
4.000	102.105	101.855	101.830
4.125	102.946	102.696	102.671
4.250	103.722	103.472	103.447
4.375	104.286	104.036	104.011
4.500	104.899	104.649	104.624
4.625	105.562	105.312	105.287
4.750	106.202	105.952	105.927
4.875	106.722	106.472	106.447
4.990	107.192	106.942	106.917
5.000	107.242	106.992	106.967
5.125	107.762	107.512	107.487

20 Year FNMA

Rate	30 day	45 day	60 day
2.990	94.653	94.403	94.153
3.000	94.703	94.453	94.203
3.125	96.337	96.087	95.837
3.250	97.744	97.494	97.244
3.375	98.669	98.419	98.169
3.500	99.593	99.343	99.093
3.625	100.518	100.268	100.018
3.750	101.347	101.097	100.847
3.875	101.972	101.722	101.472
3.990	102.547	102.297	102.047
4.000	102.597	102.347	102.097
4.125	103.222	102.972	102.722
4.250	103.846	103.596	103.346
4.375	104.468	104.218	103.968
4.500	105.090	104.840	104.590
4.625	105.712	105.462	105.212
4.750	106.242	105.992	105.742
4.875	106.575	106.325	106.075
4.990	106.857	106.607	106.357
5.000	106.907	106.657	106.407

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	94.442	94.192	93.942
2.375	95.866	95.616	95.366
2.500	97.290	97.040	96.790
2.625	98.314	98.064	97.814
2.750	98.984	98.734	98.484
2.875	99.682	99.432	99.182
2.990	100.358	100.108	99.858
3.000	100.408	100.158	99.908
3.125	101.044	100.794	100.544
3.250	101.598	101.348	101.098
3.375	102.174	101.924	101.674
3.500	102.774	102.524	102.274
3.625	103.252	103.002	102.752
3.750	103.614	103.364	103.114
3.875	103.992	103.742	103.492
3.990	104.334	104.084	103.834
4.000	104.384	104.134	103.884
4.125	104.783	104.533	104.283

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	95.130	94.880	94.630
2.375	96.554	96.304	96.054
2.500	97.978	97.728	97.478
2.625	99.048	98.798	98.548
2.750	99.792	99.542	99.292
2.875	100.536	100.286	100.036
2.990	101.230	100.980	100.730
3.000	101.280	101.030	100.780
3.125	101.856	101.606	101.356
3.250	102.276	102.026	101.776
3.375	102.696	102.446	102.196
3.500	103.116	102.866	102.616
3.625	103.481	103.231	102.981
3.750	103.795	103.545	103.295
3.875	104.110	103.860	103.610
3.990	104.374	104.124	103.874
4.000	104.424	104.174	103.924
4.125	104.739	104.489	104.239

30/25 Year HB FNMA

Rate	30 day	45 day	60 day
3.125	N/A	N/A	N/A
3.250	95.127	94.877	94.627
3.375	96.304	96.054	95.804
3.500	97.519	97.269	97.019
3.625	98.771	98.521	98.271
3.750	99.858	99.608	99.358
3.875	100.557	100.307	100.057
3.990	101.269	101.019	100.769
4.000	101.319	101.069	100.819
4.125	102.144	101.894	101.644
4.250	102.795	102.545	102.295
4.375	102.999	102.749	102.499
4.500	103.253	103.003	102.753
4.625	103.556	103.306	103.056
4.750	103.932	103.682	103.432
4.875	104.390	104.140	103.890
4.990	104.797	104.547	104.297
5.000	104.847	104.597	104.347
5.125	105.305	105.055	104.805
5.250	105.763	105.513	105.263

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	94.464	94.214	93.964
2.500	96.075	95.825	95.575
2.625	97.271	97.021	96.771
2.750	98.097	97.847	97.597
2.875	98.951	98.701	98.451
2.990	99.783	99.533	99.283
3.000	99.833	99.583	99.333
3.125	100.544	100.294	100.044
3.250	101.098	100.848	100.598
3.375	101.674	101.424	101.174
3.500	102.274	102.024	101.774
3.625	102.638	102.388	102.138
3.750	102.782	102.532	102.282
3.875	102.940	102.690	102.440
3.990	103.064	102.814	102.564
4.000	103.114	102.864	102.614
4.125	103.294	103.044	102.794

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.: 10/5/2015
45 Day Lock Exp.: 10/19/2015
60 Day Lock Exp.: 11/2/2015

W. Rate Sheet Dated: 9/3/2015   **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	94.396	94.146	93.896
3.375	95.631	95.381	95.131
3.500	96.527	96.277	96.027
3.625	97.460	97.210	96.960
3.750	98.431	98.181	97.931
3.875	99.332	99.082	98.832
4.000	100.046	99.796	99.546
4.125	100.824	100.574	100.324
4.250	101.665	101.415	101.165
4.375	102.441	102.191	101.941
4.500	103.005	102.755	102.505
4.625	103.618	103.368	103.118
4.750	104.281	104.031	103.781
4.875	104.921	104.671	104.421
5.000	105.441	105.191	104.941
5.125	105.961	105.711	105.461
5.250	106.481	106.231	105.981

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	93.784	93.534	93.284
3.500	94.958	94.708	94.458
3.625	96.170	95.920	95.670
3.750	97.419	97.169	96.919
3.875	98.554	98.304	98.054
4.000	99.247	98.997	98.747
4.125	100.004	99.754	99.504
4.250	100.825	100.575	100.325
4.375	101.530	101.280	101.030
4.500	101.730	101.480	101.230
4.625	101.980	101.730	101.480
4.750	102.280	102.030	101.780
4.875	102.645	102.395	102.145
5.000	103.103	102.853	102.603
5.125	103.561	103.311	103.061
5.250	104.018	103.768	103.518
5.375	104.476	104.226	103.976

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 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.: 10/5/2015
45 Day Lock Exp.: 10/19/2015
60 Day Lock Exp.: 11/2/2015

prices are subject to change without notice

W. Rate Sheet Dated: 9/3/2015 **Release Time:** 10:00 AM ET

30/25 Year Open Access ≤ 105.00 LTV

Rate	30 day	45 day	60 day
3.250	95.131	94.881	94.631
3.375	96.256	96.006	95.756
3.500	97.357	97.107	96.857
3.625	98.390	98.140	97.890
3.750	99.195	98.945	98.695
3.875	99.868	99.618	99.368
4.000	100.759	100.509	100.259
4.125	101.661	101.411	101.161
4.250	102.313	102.063	101.813
4.375	102.831	102.581	102.331
4.500	103.484	103.234	102.984
4.625	104.248	103.998	103.748
4.750	104.809	104.559	104.309
4.875	105.292	105.042	104.792
5.000	105.693	105.443	105.193
5.125	106.410	106.160	105.910
5.250	106.938	106.688	106.438

30/25 Year Open Access > 105.00 LTV

Rate	30 day	45 day	60 day
3.250	95.131	94.881	94.631
3.375	96.194	95.944	95.694
3.500	97.295	97.045	96.795
3.625	98.328	98.078	97.828
3.750	99.133	98.883	98.633
3.875	99.806	99.556	99.306
4.000	101.072	100.822	100.572
4.125	101.974	101.724	101.474
4.250	102.626	102.376	102.126
4.375	103.144	102.894	102.644
4.500	104.672	104.422	104.172
4.625	105.436	105.186	104.936
4.750	105.997	105.747	105.497
4.875	106.480	106.230	105.980
5.000	107.943	107.693	107.443
5.125	108.660	108.410	108.160
5.250	109.188	108.938	108.688

20 Year Open Access ≤ 105.00 LTV

Rate	30 day	45 day	60 day
3.250	96.718	96.468	96.218
3.375	97.651	97.401	97.151
3.500	98.551	98.301	98.051
3.625	99.408	99.158	98.908
3.750	100.107	99.857	99.607
3.875	100.715	100.465	100.215
4.000	101.207	100.957	100.707
4.125	101.976	101.726	101.476
4.250	102.581	102.331	102.081
4.375	103.102	102.852	102.602
4.500	103.863	103.613	103.363
4.625	104.552	104.302	104.052
4.750	105.100	104.850	104.600
4.875	105.582	105.332	105.082
5.000	105.085	104.835	104.585
5.125	105.730	105.480	105.230
5.250	106.239	105.989	105.739

20 Year Open Access > 105.00 LTV

Rate	30 day	45 day	60 day
3.250	96.718	96.468	96.218
3.375	97.214	96.964	96.714
3.500	98.114	97.864	97.614
3.625	98.971	98.721	98.471
3.750	99.670	99.420	99.170
3.875	100.278	100.028	99.778
4.000	101.020	100.770	100.520
4.125	101.789	101.539	101.289
4.250	102.394	102.144	101.894
4.375	102.915	102.665	102.415
4.500	103.801	103.551	103.301
4.625	104.490	104.240	103.990
4.750	105.038	104.788	104.538
4.875	105.520	105.270	105.020
5.000	105.523	105.273	105.023
5.125	106.168	105.918	105.668
5.250	106.677	106.427	106.177

15 Year Open Access ≤ 105.00 LTV

Rate	30 day	45 day	60 day
2.250	95.470	95.220	94.970
2.375	96.125	95.875	95.625
2.500	96.780	96.530	96.280
2.625	97.383	97.133	96.883
2.750	98.311	98.061	97.811
2.875	98.963	98.713	98.463
3.000	99.592	99.342	99.092
3.125	100.150	99.900	99.650
3.250	100.660	100.410	100.160
3.375	101.236	100.986	100.736
3.500	101.813	101.563	101.313
3.625	102.330	102.080	101.830
3.750	102.816	102.566	102.316
3.875	103.295	103.045	102.795
4.000	103.445	103.195	102.945
4.125	103.946	103.696	103.446
4.250	104.415	104.165	103.915

15 Year Open Access > 105.00 LTV

Rate	30 day	45 day	60 day
2.250	95.470	95.220	94.970
2.375	94.000	93.750	93.500
2.500	94.655	94.405	94.155
2.625	95.258	95.008	94.758
2.750	96.186	95.936	95.686
2.875	98.338	98.088	97.838
3.000	98.967	98.717	98.467
3.125	99.525	99.275	99.025
3.250	100.035	99.785	99.535
3.375	100.986	100.736	100.486
3.500	101.563	101.313	101.063
3.625	102.080	101.830	101.580
3.750	102.566	102.316	102.066
3.875	103.170	102.920	102.670
4.000	103.320	103.070	102.820
4.125	103.821	103.571	103.321
4.250	104.290	104.040	103.790

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.

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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: 9/3/2015
Release Time: 10:00 AM ET

30 Day Lock Exp.: 10/5/2015
45 Day Lock Exp.: 10/19/2015
60 Day Lock Exp.: 11/2/2015

30/25 Year FHLMC

Rate	30 day	45 day	60 day
3.125	N/A	N/A	N/A
3.250	96.541	96.291	96.266
3.375	97.666	97.416	97.391
3.500	98.767	98.517	98.492
3.625	99.800	99.550	99.525
3.750	100.605	100.355	100.330
3.875	101.278	101.028	101.003
3.990	102.119	101.869	101.844
4.000	102.169	101.919	101.894
4.125	103.071	102.821	102.796
4.250	103.723	103.473	103.448
4.375	104.241	103.991	103.966
4.500	104.894	104.644	104.619
4.625	105.658	105.408	105.383
4.750	106.219	105.969	105.944
4.875	106.702	106.452	106.427
4.990	107.053	106.803	106.778
5.000	107.103	106.853	106.828
5.125	107.820	107.570	107.545
5.250	108.348	108.098	108.073

20 Year FHLMC

Rate	30 day	45 day	60 day
3.125	N/A	N/A	N/A
3.250	98.228	97.978	97.728
3.375	99.161	98.911	98.661
3.500	100.061	99.811	99.561
3.625	100.918	100.668	100.418
3.750	101.617	101.367	101.117
3.875	102.225	101.975	101.725
3.990	102.667	102.417	102.167
4.000	102.717	102.467	102.217
4.125	103.486	103.236	102.986
4.250	104.091	103.841	103.591
4.375	104.612	104.362	104.112
4.500	105.373	105.123	104.873
4.625	106.062	105.812	105.562
4.750	106.610	106.360	106.110
4.875	107.092	106.842	106.592
4.990	106.545	106.295	106.045
5.000	106.595	106.345	106.095
5.125	107.240	106.990	106.740
5.250	107.749	107.499	107.249

15 Year FHLMC

Rate	30 day	45 day	60 day
2.125	N/A	N/A	N/A
2.250	96.380	96.130	95.880
2.375	97.035	96.785	96.535
2.500	97.690	97.440	97.190
2.625	98.293	98.043	97.793
2.750	99.221	98.971	98.721
2.875	99.873	99.623	99.373
2.990	100.452	100.202	99.952
3.000	100.502	100.252	100.002
3.125	101.060	100.810	100.560
3.250	101.570	101.320	101.070
3.375	102.146	101.896	101.646
3.500	102.723	102.473	102.223
3.625	103.240	102.990	102.740
3.750	103.726	103.476	103.226
3.875	104.205	103.955	103.705
3.990	104.305	104.055	103.805
4.000	104.355	104.105	103.855
4.125	104.856	104.606	104.356
4.250	105.325	105.075	104.825

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

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

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	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

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30/25 Year FHLMC HP & HPA

Rate	30 day	45 day	60 day
3.125	N/A	N/A	N/A
3.250	96.541	96.291	96.266
3.375	97.666	97.416	97.391
3.500	98.767	98.517	98.492
3.625	99.800	99.550	99.525
3.750	100.605	100.355	100.330
3.875	101.278	101.028	101.003
3.990	102.119	101.869	101.844
4.000	102.169	101.919	101.894
4.125	103.071	102.821	102.796
4.250	103.723	103.473	103.448
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4.750	106.219	105.969	105.944
4.875	106.702	106.452	106.427
4.990	107.053	106.803	106.778
5.000	107.103	106.853	106.828
5.125	107.820	107.570	107.545
5.250	108.348	108.098	108.073

20 Year FHLMC HP & HPA

Rate	30 day	45 day	60 day
3.125	N/A	N/A	N/A
3.250	98.228	97.978	97.728
3.375	99.161	98.911	98.661
3.500	100.061	99.811	99.561
3.625	100.918	100.668	100.418
3.750	101.617	101.367	101.117
3.875	102.225	101.975	101.725
3.990	102.667	102.417	102.167
4.000	102.717	102.467	102.217
4.125	103.486	103.236	102.986
4.250	104.091	103.841	103.591
4.375	104.612	104.362	104.112
4.500	105.373	105.123	104.873
4.625	106.062	105.812	105.562
4.750	106.610	106.360	106.110
4.875	107.092	106.842	106.592
4.990	106.545	106.295	106.045
5.000	106.595	106.345	106.095
5.125	107.240	106.990	106.740
5.250	107.749	107.499	107.249

15 Year FHLMC HP & HPA

Rate	30 day	45 day	60 day
2.125	N/A	N/A	N/A
2.250	96.380	96.130	95.880
2.375	97.035	96.785	96.535
2.500	97.690	97.440	97.190
2.625	98.293	98.043	97.793
2.750	99.221	98.971	98.721
2.875	99.873	99.623	99.373
2.990	100.452	100.202	99.952
3.000	100.502	100.252	100.002
3.125	101.060	100.810	100.560
3.250	101.570	101.320	101.070
3.375	102.146	101.896	101.646
3.500	102.723	102.473	102.223
3.625	103.240	102.990	102.740
3.750	103.726	103.476	103.226
3.875	104.205	103.955	103.705
3.990	104.305	104.055	103.805
4.000	104.355	104.105	103.855
4.125	104.856	104.606	104.356
4.250	105.325	105.075	104.825

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	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	≥680 & <720	≥ 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	720 - 739	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.: 10/5/2015
45 Day Lock Exp.: 10/19/2015
60 Day Lock Exp.: 11/2/2015

Non-Conforming 30 year Fixed
Max Price After Adjustments 101.750

Rate	30 day	45 day	60 day
3.875	97.651	97.511	97.370
4.000	98.276	98.136	97.995
4.125	98.838	98.698	98.557
4.250	99.400	99.260	99.119
4.375	99.931	99.791	99.650
4.500	100.462	100.322	100.181
4.625	100.931	100.791	100.650
4.750	101.400	101.260	101.119
4.875	101.869	101.729	101.588
5.000	102.119	101.979	101.838
5.125	102.369	102.229	102.088
5.250	102.588	102.448	102.307

Non-Conforming 15 year Fixed
Max Price After Adjustments 101.250

Rate	30 day	45 day	60 day
3.375	98.863	98.738	98.613
3.500	99.269	99.144	99.019
3.625	99.707	99.567	99.426
3.750	100.160	100.035	99.910
3.875	100.566	100.441	100.316
4.000	100.941	100.816	100.691
4.125	101.254	101.129	101.004
4.250	101.535	101.410	101.285
4.375	101.723	101.598	101.473
4.500	101.848	101.723	101.598
4.625	101.973	101.848	101.723
4.750	102.036	101.911	101.786

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.: 10/5/2015
45 Day Lock Exp.: 10/19/2015

Alt-Option Access Terms & Pricing

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

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

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

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

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

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: 9/3/2015 **Release Time:** 10:00 AM ET

30 Day Lock Exp.: 10/5/2015
45 Day Lock Exp.: 10/19/2015

Alt-Option Ratio Terms & Pricing

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

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

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
6.750	101.420	101.241
6.875	101.665	101.480
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7.125	102.155	101.960
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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

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

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
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

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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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.