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.: 10/14/2015
45 Day Lock Exp.: 10/29/2015
60 Day Lock Exp.: 11/13/2015

prices are subject to change without notice

W. Rate Sheet Dated: 9/14/2015
Release Time: 10:00 AM ET

STANDARD GOVERNMENT PRODUCT

30/25 Year Government Standard Product

Rate	30 Day	45 Day	60 Day
3.250	100.468	100.218	99.968
3.375	101.006	100.756	100.506
3.500	101.516	101.266	101.016
3.625	101.998	101.748	101.498
3.750	103.279	103.029	102.779
3.875	103.766	103.516	103.266
4.000	104.175	103.925	103.675
4.125	104.539	104.289	104.039
4.250	105.203	104.953	104.703
4.375	105.585	105.335	105.085
4.500	105.893	105.643	105.393
4.625	106.204	105.954	105.704
4.750	106.298	106.048	105.798
4.875	106.631	106.381	106.131
5.000	106.939	106.689	106.439
5.125	107.250	107.000	106.750
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	100.217	99.967	99.717
3.375	100.755	100.505	100.255
3.500	101.265	101.015	100.765
3.625	101.747	101.497	101.247
3.750	103.028	102.778	102.528
3.875	103.515	103.265	103.015
4.000	103.924	103.674	103.424
4.125	104.288	104.038	103.788
4.250	104.952	104.702	104.452
4.375	105.334	105.084	104.834
4.500	105.642	105.392	105.142
4.625	105.953	105.703	105.453
4.750	106.047	105.797	105.547
4.875	106.380	106.130	105.880
5.000	106.688	106.438	106.188
5.125	106.999	106.749	106.499
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	100.674	100.424	100.174
2.875	101.125	100.875	100.625
3.000	101.543	101.293	101.043
3.125	101.953	101.703	101.453
3.250	102.782	102.532	102.282
3.375	103.184	102.934	102.684
3.500	103.510	103.260	103.010
3.625	103.787	103.537	103.287
3.750	104.088	103.838	103.588
3.875	104.379	104.129	103.879
4.000	104.628	104.378	104.128
4.125	104.855	104.605	104.355
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	98.457	98.207	97.957
3.000	98.455	98.205	97.955
3.125	98.453	98.203	97.953
3.250	100.577	100.327	100.077
3.375	100.575	100.325	100.075

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	99.968	99.718	99.468
3.375	100.506	100.256	100.006
3.500	101.016	100.766	100.516
3.625	101.498	101.248	100.998
3.750	102.779	102.529	102.279
3.875	103.266	103.016	102.766
4.000	103.675	103.425	103.175
4.125	104.039	103.789	103.539
4.250	104.703	104.453	104.203
4.375	105.085	104.835	104.585
4.500	105.393	105.143	104.893
4.625	105.704	105.454	105.204
4.750	105.798	105.548	105.298
4.875	106.131	105.881	105.631
5.000	106.439	106.189	105.939
5.125	106.750	106.500	106.250
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	99.717	99.467	99.217
3.375	100.255	100.005	99.755
3.500	100.765	100.515	100.265
3.625	101.247	100.997	100.747
3.750	102.528	102.278	102.028
3.875	103.015	102.765	102.515
4.000	103.424	103.174	102.924
4.125	103.788	103.538	103.288
4.250	104.452	104.202	103.952
4.375	104.834	104.584	104.334
4.500	105.142	104.892	104.642
4.625	105.453	105.203	104.953
4.750	105.547	105.297	105.047
4.875	105.880	105.630	105.380
5.000	106.188	105.938	105.688
5.125	106.499	106.249	105.999
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	100.024	99.774	99.524
2.875	100.475	100.225	99.975
3.000	100.893	100.643	100.393
3.125	101.303	101.053	100.803
3.250	102.132	101.882	101.632
3.375	102.534	102.284	102.034
3.500	102.860	102.610	102.360
3.625	103.137	102.887	102.637
3.750	103.438	103.188	102.938
3.875	103.729	103.479	103.229
4.000	103.978	103.728	103.478
4.125	104.205	103.955	103.705
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	97.717	97.467	97.217
3.000	97.715	97.465	97.215
3.125	97.713	97.463	97.213
3.250	99.837	99.587	99.337
3.375	99.835	99.585	99.335

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	98.841	98.591	98.341
4.000	101.500	101.250	101.000
4.500	103.218	102.968	102.718
5.000	104.264	104.014	103.764

15 Year One Time Close "OTC" Specialty Product

Rate	30 Day	45 Day	60 Day
3.000	99.259	99.009	98.759
3.500	101.226	100.976	100.726
4.000	102.344	102.094	101.844
4.500	N/A	N/A	N/A
5.000	N/A	N/A	N/A

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	9/14/2015	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

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

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W. Rate Sheet Dated: 9/14/2015

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60 Day Lock Exp.: 11/13/2015

DURP 30/25 Year

Rate	≤ 105% LTV			> 105% LTV		
	30 Day	45 Day	60 Day	30 Day	45 Day	60 Day
3.250	95.923	95.673	95.423	93.323	93.073	92.823
3.375	96.805	96.555	96.305	94.510	94.260	94.010
3.500	97.715	97.465	97.215	95.725	95.475	95.225
3.625	98.678	98.428	98.178	96.992	96.742	96.492
3.750	99.560	99.310	99.060	98.136	97.886	97.636
3.875	100.225	99.975	99.725	98.973	98.723	98.473
3.990	100.864	100.614	100.364	99.784	99.534	99.284
4.000	100.964	100.714	100.464	99.884	99.634	99.384
4.125	101.787	101.537	101.287	100.879	100.629	100.379
4.250	102.548	102.298	102.048	101.789	101.539	101.289
4.375	103.091	102.841	102.591	102.433	102.183	101.933
4.500	103.674	103.424	103.174	103.119	102.869	102.619
4.625	104.282	104.032	103.782	103.827	103.577	103.327
4.750	104.883	104.633	104.383	104.511	104.261	104.011
4.875	105.340	105.090	104.840	105.007	104.757	104.507
4.990	105.705	105.455	105.205	105.410	105.160	104.910
5.000	105.805	105.555	105.305	105.510	105.260	105.010
5.125	106.320	106.070	105.820	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	94.596	94.346	94.096	94.331	94.081	93.831
3.250	95.986	95.736	95.486	95.550	95.300	95.050
3.375	96.915	96.665	96.415	96.458	96.208	95.958
3.500	97.823	97.573	97.323	97.383	97.133	96.883
3.625	98.698	98.448	98.198	98.312	98.062	97.812
3.750	99.487	99.237	98.987	99.170	98.920	98.670
3.875	100.071	99.821	99.571	99.820	99.570	99.320
3.990	100.540	100.290	100.040	100.418	100.168	99.918
4.000	100.640	100.390	100.140	100.518	100.268	100.018
4.125	101.246	100.996	100.746	101.317	101.067	100.817
4.250	101.825	101.575	101.325	102.032	101.782	101.532
4.375	102.413	102.163	101.913	102.560	102.310	102.060
4.500	103.015	102.765	102.515	103.153	102.903	102.653
4.625	103.623	103.373	103.123	103.803	103.553	103.303
4.750	104.156	103.906	103.656	104.405	104.155	103.905
4.875	104.477	104.227	103.977	104.780	104.530	104.280
4.990	104.697	104.447	104.197	105.055	104.805	104.555
5.000	104.797	104.547	104.297	105.155	104.905	104.655

DURP 15 Year

Rate	≤ 105% LTV			> 105% LTV		
	30 Day	45 Day	60 Day	30 Day	45 Day	60 Day
2.250	93.741	93.491	93.241	N/A	N/A	N/A
2.375	95.169	94.919	94.669	N/A	N/A	N/A
2.500	96.597	96.347	96.097	92.999	92.749	92.499
2.625	97.597	97.347	97.097	94.200	93.950	93.700
2.750	98.249	97.999	97.749	95.164	94.914	94.664
2.875	98.922	98.672	98.422	96.150	95.900	95.650
2.990	99.524	99.274	99.024	97.064	96.814	96.564
3.000	99.624	99.374	99.124	97.164	96.914	96.664
3.125	100.232	99.982	99.732	98.020	97.770	97.520
3.250	100.743	100.493	100.243	98.718	98.468	98.218
3.375	101.262	101.012	100.762	99.425	99.175	98.925
3.500	101.800	101.550	101.300	100.150	99.900	99.650
3.625	102.245	101.995	101.745	100.734	100.484	100.234
3.750	102.602	102.352	102.102	101.184	100.934	100.684
3.875	102.988	102.738	102.488	101.664	101.414	101.164
3.990	103.291	103.041	102.791	102.061	101.811	101.561
4.000	103.391	103.141	102.891	102.161	101.911	101.661
4.125	103.802	103.552	103.302	102.666	102.416	102.166

DURP 10 Year

Rate	≤ 105% LTV			> 105% LTV		
	30 Day	45 Day	60 Day	30 Day	45 Day	60 Day
2.250	93.169	92.919	92.669	N/A	N/A	N/A
2.375	94.597	94.347	94.097	N/A	N/A	N/A
2.500	96.024	95.774	95.524	92.799	92.549	92.299
2.625	97.075	96.825	96.575	94.000	93.750	93.500
2.750	97.808	97.558	97.308	94.964	94.714	94.464
2.875	98.536	98.286	98.036	95.950	95.700	95.450
2.990	99.164	98.914	98.664	96.864	96.614	96.364
3.000	99.264	99.014	98.764	96.964	96.714	96.464
3.125	99.815	99.565	99.315	97.820	97.570	97.320
3.250	100.192	99.942	99.692	98.518	98.268	98.018
3.375	100.555	100.305	100.055	99.225	98.975	98.725
3.500	100.913	100.663	100.413	99.950	99.700	99.450
3.625	101.242	100.992	100.742	100.534	100.284	100.034
3.750	101.544	101.294	101.044	100.984	100.734	100.484
3.875	101.860	101.610	101.360	101.464	101.214	100.964
3.990	102.076	101.826	101.576	101.861	101.611	101.361
4.000	102.176	101.926	101.676	101.961	101.711	101.461
4.125	102.493	102.243	101.993	102.466	102.216	101.966

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	94.290	94.040	94.015
3.125	95.665	95.415	95.390
3.250	96.884	96.634	96.609
3.375	97.785	97.535	97.510
3.500	98.724	98.474	98.449
3.625	99.700	99.450	99.425
3.750	100.606	100.356	100.331
3.875	101.327	101.077	101.052
3.990	102.063	101.813	101.788
4.000	102.113	101.863	101.838
4.125	102.962	102.712	102.687
4.250	103.747	103.497	103.472
4.375	104.320	104.070	104.045
4.500	104.944	104.694	104.669
4.625	105.618	105.368	105.343
4.750	106.265	106.015	105.990
4.875	106.781	106.531	106.506
4.990	107.246	106.996	106.971
5.000	107.296	107.046	107.021
5.125	107.812	107.562	107.537

20 Year FNMA

Rate	30 day	45 day	60 day
2.990	94.696	94.446	94.196
3.000	94.746	94.496	94.246
3.125	96.356	96.106	95.856
3.250	97.750	97.500	97.250
3.375	98.688	98.438	98.188
3.500	99.625	99.375	99.125
3.625	100.563	100.313	100.063
3.750	101.400	101.150	100.900
3.875	102.025	101.775	101.525
3.990	102.600	102.350	102.100
4.000	102.650	102.400	102.150
4.125	103.275	103.025	102.775
4.250	103.903	103.653	103.403
4.375	104.535	104.285	104.035
4.500	105.168	104.918	104.668
4.625	105.801	105.551	105.301
4.750	106.334	106.084	105.834
4.875	106.654	106.404	106.154
4.990	106.924	106.674	106.424
5.000	106.974	106.724	106.474

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	94.344	94.094	93.844
2.375	95.774	95.524	95.274
2.500	97.204	96.954	96.704
2.625	98.230	97.980	97.730
2.750	98.898	98.648	98.398
2.875	99.594	99.344	99.094
2.990	100.268	100.018	99.768
3.000	100.318	100.068	99.818
3.125	100.949	100.699	100.449
3.250	101.493	101.243	100.993
3.375	102.061	101.811	101.561
3.500	102.651	102.401	102.151
3.625	103.140	102.890	102.640
3.750	103.532	103.282	103.032
3.875	103.941	103.691	103.441
3.990	104.316	104.066	103.816
4.000	104.366	104.116	103.866
4.125	104.798	104.548	104.298

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	95.031	94.781	94.531
2.375	96.461	96.211	95.961
2.500	97.892	97.642	97.392
2.625	98.968	98.718	98.468
2.750	99.718	99.468	99.218
2.875	100.468	100.218	99.968
2.990	101.168	100.918	100.668
3.000	101.218	100.968	100.718
3.125	101.792	101.542	101.292
3.250	102.202	101.952	101.702
3.375	102.613	102.363	102.113
3.500	103.024	102.774	102.524
3.625	103.397	103.147	102.897
3.750	103.735	103.485	103.235
3.875	104.073	103.823	103.573
3.990	104.361	104.111	103.861
4.000	104.411	104.161	103.911
4.125	104.749	104.499	104.249

30/25 Year HB FNMA

Rate	30 day	45 day	60 day
3.000	N/A	N/A	N/A
3.125	N/A	N/A	N/A
3.250	95.099	94.849	94.599
3.375	96.281	96.031	95.781
3.500	97.501	97.251	97.001
3.625	98.759	98.509	98.259
3.750	99.856	99.606	99.356
3.875	100.577	100.327	100.077
3.990	101.313	101.063	100.813
4.000	101.363	101.113	100.863
4.125	102.212	101.962	101.712
4.250	102.882	102.632	102.382
4.375	103.096	102.846	102.596
4.500	103.360	103.110	102.860
4.625	103.675	103.425	103.175
4.750	104.053	103.803	103.553
4.875	104.490	104.240	103.990
4.990	104.878	104.628	104.378
5.000	104.928	104.678	104.428
5.125	105.365	105.115	104.865

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	94.371	94.121	93.871
2.500	95.989	95.739	95.489
2.625	97.187	96.937	96.687
2.750	98.011	97.761	97.511
2.875	98.863	98.613	98.363
2.990	99.693	99.443	99.193
3.000	99.743	99.493	99.243
3.125	100.449	100.199	99.949
3.250	100.993	100.743	100.493
3.375	101.561	101.311	101.061
3.500	102.151	101.901	101.651
3.625	102.526	102.276	102.026
3.750	102.700	102.450	102.200
3.875	102.890	102.640	102.390
3.990	103.046	102.796	102.546
4.000	103.096	102.846	102.596
4.125	103.309	103.059	102.809

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

30 Day Lock Exp.: 10/14/2015

45 Day Lock Exp.: 10/29/2015

60 Day Lock Exp.: 11/13/2015

prices are subject to change without notice

W. Rate Sheet Dated: 9/14/2015 **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	94.384	94.134	93.884
3.375	95.603	95.353	95.103
3.500	96.504	96.254	96.004
3.625	97.442	97.192	96.942
3.750	98.419	98.169	97.919
3.875	99.324	99.074	98.824
4.000	100.046	99.796	99.546
4.125	100.832	100.582	100.332
4.250	101.681	101.431	101.181
4.375	102.466	102.216	101.966
4.500	103.039	102.789	102.539
4.625	103.663	103.413	103.163
4.750	104.337	104.087	103.837
4.875	104.984	104.734	104.484
5.000	105.499	105.249	104.999
5.125	106.015	105.765	105.515
5.250	106.531	106.281	106.031

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	93.756	93.506	93.256
3.500	94.935	94.685	94.435
3.625	96.152	95.902	95.652
3.750	97.406	97.156	96.906
3.875	98.550	98.300	98.050
4.000	99.266	99.016	98.766
4.125	100.047	99.797	99.547
4.250	100.891	100.641	100.391
4.375	101.616	101.366	101.116
4.500	101.826	101.576	101.326
4.625	102.086	101.836	101.586
4.750	102.397	102.147	101.897
4.875	102.768	102.518	102.268
5.000	103.205	102.955	102.705
5.125	103.643	103.393	103.143
5.250	104.080	103.830	103.580
5.375	104.518	104.268	104.018

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 request submitted to a client's AE or AM only will not be processed.

Flood Certification = $10.00 FHA ID# - 1358600006

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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: 9/14/2015

Release Time: 10:00 AM ET

30 Day Lock Exp.: 10/14/2015
45 Day Lock Exp.: 10/29/2015
60 Day Lock Exp.: 11/13/2015

30/25 Year Open Access ≤ 105.00 LTV

Rate	30 day	45 day	60 day
3.250	95.132	94.882	94.632
3.375	96.263	96.013	95.763
3.500	97.372	97.122	96.872
3.625	98.406	98.156	97.906
3.750	99.212	98.962	98.712
3.875	99.887	99.637	99.387
4.000	100.753	100.503	100.253
4.125	101.657	101.407	101.157
4.250	102.310	102.060	101.810
4.375	102.831	102.581	102.331
4.500	103.616	103.366	103.116
4.625	104.381	104.131	103.881
4.750	104.942	104.692	104.442
4.875	105.425	105.175	104.925
5.000	105.868	105.618	105.368
5.125	106.586	106.336	106.086
5.250	107.113	106.863	106.613

30/25 Year Open Access > 105.00 LTV

Rate	30 day	45 day	60 day
3.250	95.132	94.882	94.632
3.375	96.138	95.888	95.638
3.500	97.247	96.997	96.747
3.625	98.281	98.031	97.781
3.750	99.087	98.837	98.587
3.875	99.762	99.512	99.262
4.000	100.941	100.691	100.441
4.125	101.845	101.595	101.345
4.250	102.498	102.248	101.998
4.375	103.019	102.769	102.519
4.500	104.741	104.491	104.241
4.625	105.506	105.256	105.006
4.750	106.067	105.817	105.567
4.875	106.550	106.300	106.050
5.000	108.118	107.868	107.618
5.125	108.836	108.586	108.336
5.250	109.363	109.113	108.863

20 Year Open Access ≤ 105.00 LTV

Rate	30 day	45 day	60 day
3.250	96.649	96.399	96.149
3.375	97.584	97.334	97.084
3.500	98.488	98.238	97.988
3.625	99.345	99.095	98.845
3.750	100.046	99.796	99.546
3.875	100.657	100.407	100.157
4.000	101.185	100.935	100.685
4.125	101.956	101.706	101.456
4.250	102.562	102.312	102.062
4.375	103.085	102.835	102.585
4.500	103.932	103.682	103.432
4.625	104.621	104.371	104.121
4.750	105.170	104.920	104.670
4.875	105.653	105.403	105.153
5.000	105.260	105.010	104.760
5.125	105.906	105.656	105.406
5.250	106.415	106.165	105.915

20 Year Open Access > 105.00 LTV

Rate	30 day	45 day	60 day
3.250	96.649	96.399	96.149
3.375	97.272	97.022	96.772
3.500	98.176	97.926	97.676
3.625	99.033	98.783	98.533
3.750	99.734	99.484	99.234
3.875	100.345	100.095	99.845
4.000	101.060	100.810	100.560
4.125	101.831	101.581	101.331
4.250	102.437	102.187	101.937
4.375	102.960	102.710	102.460
4.500	104.057	103.807	103.557
4.625	104.746	104.496	104.246
4.750	105.295	105.045	104.795
4.875	105.778	105.528	105.278
5.000	105.698	105.448	105.198
5.125	106.344	106.094	105.844
5.250	106.853	106.603	106.353

15 Year Open Access ≤ 105.00 LTV

Rate	30 day	45 day	60 day
2.250	95.461	95.211	94.961
2.375	96.116	95.866	95.616
2.500	96.772	96.522	96.272
2.625	97.375	97.125	96.875
2.750	98.343	98.093	97.843
2.875	98.990	98.740	98.490
3.000	99.619	99.369	99.119
3.125	100.177	99.927	99.677
3.250	100.685	100.435	100.185
3.375	101.204	100.954	100.704
3.500	101.781	101.531	101.281
3.625	102.296	102.046	101.796
3.750	102.781	102.531	102.281
3.875	103.257	103.007	102.757
4.000	103.417	103.167	102.917
4.125	103.917	103.667	103.417
4.250	104.387	104.137	103.887

15 Year Open Access > 105.00 LTV

Rate	30 day	45 day	60 day
2.250	95.461	95.211	94.961
2.375	93.991	93.741	93.491
2.500	94.647	94.397	94.147
2.625	95.250	95.000	94.750
2.750	96.218	95.968	95.718
2.875	98.365	98.115	97.865
3.000	98.994	98.744	98.494
3.125	99.552	99.302	99.052
3.250	100.060	99.810	99.560
3.375	100.829	100.579	100.329
3.500	101.406	101.156	100.906
3.625	101.921	101.671	101.421
3.750	102.406	102.156	101.906
3.875	103.132	102.882	102.632
4.000	103.292	103.042	102.792
4.125	103.792	103.542	103.292
4.250	104.262	104.012	103.762

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

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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

30 Day Lock Exp.: 10/14/2015
45 Day Lock Exp.: 10/29/2015
60 Day Lock Exp.: 11/13/2015

prices are subject to change without notice

W. Rate Sheet Dated: 9/14/2015

Release Time: 10:00 AM ET

30/25 Year FHLMC

Rate	30 day	45 day	60 day
3.125	N/A	N/A	N/A
3.250	96.542	96.292	96.267
3.375	97.673	97.423	97.398
3.500	98.782	98.532	98.507
3.625	99.816	99.566	99.541
3.750	100.622	100.372	100.347
3.875	101.297	101.047	101.022
3.990	102.113	101.863	101.838
4.000	102.163	101.913	101.888
4.125	103.067	102.817	102.792
4.250	103.720	103.470	103.445
4.375	104.241	103.991	103.966
4.500	105.026	104.776	104.751
4.625	105.791	105.541	105.516
4.750	106.352	106.102	106.077
4.875	106.835	106.585	106.560
4.990	107.228	106.978	106.953
5.000	107.278	107.028	107.003
5.125	107.996	107.746	107.721
5.250	108.523	108.273	108.248

20 Year FHLMC

Rate	30 day	45 day	60 day
3.125	N/A	N/A	N/A
3.250	98.159	97.909	97.659
3.375	99.094	98.844	98.594
3.500	99.998	99.748	99.498
3.625	100.855	100.605	100.355
3.750	101.556	101.306	101.056
3.875	102.167	101.917	101.667
3.990	102.645	102.395	102.145
4.000	102.695	102.445	102.195
4.125	103.466	103.216	102.966
4.250	104.072	103.822	103.572
4.375	104.595	104.345	104.095
4.500	105.442	105.192	104.942
4.625	106.131	105.881	105.631
4.750	106.680	106.430	106.180
4.875	107.163	106.913	106.663
4.990	106.720	106.470	106.220
5.000	106.770	106.520	106.270
5.125	107.416	107.166	106.916
5.250	107.925	107.675	107.425

15 Year FHLMC

Rate	30 day	45 day	60 day
2.125	N/A	N/A	N/A
2.250	96.371	96.121	95.871
2.375	97.026	96.776	96.526
2.500	97.682	97.432	97.182
2.625	98.285	98.035	97.785
2.750	99.253	99.003	98.753
2.875	99.900	99.650	99.400
2.990	100.479	100.229	99.979
3.000	100.529	100.279	100.029
3.125	101.087	100.837	100.587
3.250	101.595	101.345	101.095
3.375	102.114	101.864	101.614
3.500	102.691	102.441	102.191
3.625	103.206	102.956	102.706
3.750	103.691	103.441	103.191
3.875	104.167	103.917	103.667
3.990	104.277	104.027	103.777
4.000	104.327	104.077	103.827
4.125	104.827	104.577	104.327
4.250	105.297	105.047	104.797

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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Flood Certification = $10.00 | FHA ID# - 1358600006

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60 Day Lock Exp.: 11/13/2015

prices are subject to change without notice

W. Rate Sheet Dated: 9/14/2015

Release Time: 10:00 AM ET

30/25 Year FHLMC HP & HPA

Rate	30 day	45 day	60 day
3.125	N/A	N/A	N/A
3.250	96.542	96.292	96.267
3.375	97.673	97.423	97.398
3.500	98.782	98.532	98.507
3.625	99.816	99.566	99.541
3.750	100.622	100.372	100.347
3.875	101.297	101.047	101.022
3.990	102.113	101.863	101.838
4.000	102.163	101.913	101.888
4.125	103.067	102.817	102.792
4.250	103.720	103.470	103.445
4.375	104.241	103.991	103.966
4.500	105.026	104.776	104.751
4.625	105.791	105.541	105.516
4.750	106.352	106.102	106.077
4.875	106.835	106.585	106.560
4.990	107.228	106.978	106.953
5.000	107.278	107.028	107.003
5.125	107.996	107.746	107.721
5.250	108.523	108.273	108.248

20 Year FHLMC HP & HPA

Rate	30 day	45 day	60 day
3.125	N/A	N/A	N/A
3.250	98.159	97.909	97.659
3.375	99.094	98.844	98.594
3.500	99.998	99.748	99.498
3.625	100.855	100.605	100.355
3.750	101.556	101.306	101.056
3.875	102.167	101.917	101.667
3.990	102.645	102.395	102.145
4.000	102.695	102.445	102.195
4.125	103.466	103.216	102.966
4.250	104.072	103.822	103.572
4.375	104.595	104.345	104.095
4.500	105.442	105.192	104.942
4.625	106.131	105.881	105.631
4.750	106.680	106.430	106.180
4.875	107.163	106.913	106.663
4.990	106.720	106.470	106.220
5.000	106.770	106.520	106.270
5.125	107.416	107.166	106.916
5.250	107.925	107.675	107.425

15 Year FHLMC HP & HPA

Rate	30 day	45 day	60 day
2.125	N/A	N/A	N/A
2.250	96.371	96.121	95.871
2.375	97.026	96.776	96.526
2.500	97.682	97.432	97.182
2.625	98.285	98.035	97.785
2.750	99.253	99.003	98.753
2.875	99.900	99.650	99.400
2.990	100.479	100.229	99.979
3.000	100.529	100.279	100.029
3.125	101.087	100.837	100.587
3.250	101.595	101.345	101.095
3.375	102.114	101.864	101.614
3.500	102.691	102.441	102.191
3.625	103.206	102.956	102.706
3.750	103.691	103.441	103.191
3.875	104.167	103.917	103.667
3.990	104.277	104.027	103.777
4.000	104.327	104.077	103.827
4.125	104.827	104.577	104.327
4.250	105.297	105.047	104.797

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	≥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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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: 9/14/2015
Release Time: 10:00 AM ET

30 Day Lock Exp.: 10/14/2015
45 Day Lock Exp.: 10/29/2015
60 Day Lock Exp.: 11/13/2015

Non-Conforming 30 year Fixed
Max Price After Adjustments 101.750

Rate	30 day	45 day	60 day
3.875	97.716	97.576	97.435
4.000	98.341	98.201	98.060
4.125	98.903	98.763	98.622
4.250	99.465	99.325	99.184
4.375	99.996	99.856	99.715
4.500	100.527	100.387	100.246
4.625	100.996	100.856	100.715
4.750	101.465	101.325	101.184
4.875	101.934	101.794	101.653
5.000	102.184	102.044	101.903
5.125	102.434	102.294	102.153
5.250	102.653	102.513	102.372

Non-Conforming 15 year Fixed
Max Price After Adjustments 101.250

Rate	30 day	45 day	60 day
3.375	98.833	98.708	98.583
3.500	99.216	99.091	98.966
3.625	99.654	99.514	99.373
3.750	100.107	99.982	99.857
3.875	100.513	100.388	100.263
4.000	100.888	100.763	100.638
4.125	101.201	101.076	100.951
4.250	101.482	101.357	101.232
4.375	101.670	101.545	101.420
4.500	101.795	101.670	101.545
4.625	101.920	101.795	101.670
4.750	101.983	101.858	101.733

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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Flood Certification = $10.00
FHA ID# - 1358600006

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

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W. Rate Sheet Dated: 9/14/2015 **Release Time:** 10:00 AM ET

30 Day Lock Exp.: 10/14/2015
45 Day Lock Exp.: 10/29/2015

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: 9/14/2015 **Release Time:** 10:00 AM ET

30 Day Lock Exp.: 10/14/2015
45 Day Lock Exp.: 10/29/2015

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
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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

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