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.: 10/16/2015
45 Day Lock Exp.: 11/2/2015
60 Day Lock Exp.: 11/16/2015

prices are subject to change without notice

W. Rate Sheet Dated: 9/16/2015
Release Time: 10:00 AM ET

STANDARD GOVERNMENT PRODUCT

30/25 Year Government — Standard Product

Rate	30 Day	45 Day	60 Day
3.250	99.859	99.609	99.359
3.375	100.397	100.147	99.897
3.500	100.907	100.657	100.407
3.625	101.389	101.139	100.889
3.750	102.717	102.467	102.217
3.875	103.204	102.954	102.704
4.000	103.613	103.363	103.113
4.125	103.977	103.727	103.477
4.250	104.875	104.625	104.375
4.375	105.257	105.007	104.757
4.500	105.565	105.315	105.065
4.625	105.875	105.625	105.375
4.750	106.189	105.939	105.689
4.875	106.522	106.272	106.022
5.000	106.830	106.580	106.330
5.125	107.140	106.890	106.640
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	99.608	99.358	99.108
3.375	100.146	99.896	99.646
3.500	100.656	100.406	100.156
3.625	101.138	100.888	100.638
3.750	102.466	102.216	101.966
3.875	102.953	102.703	102.453
4.000	103.362	103.112	102.862
4.125	103.726	103.476	103.226
4.250	104.624	104.374	104.124
4.375	105.006	104.756	104.506
4.500	105.314	105.064	104.814
4.625	105.624	105.374	105.124
4.750	105.938	105.688	105.438
4.875	106.271	106.021	105.771
5.000	106.579	106.329	106.079
5.125	106.889	106.639	106.389
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	100.092	99.842	99.592
2.875	100.543	100.293	100.043
3.000	100.961	100.711	100.461
3.125	101.371	101.121	100.871
3.250	102.294	102.044	101.794
3.375	102.696	102.446	102.196
3.500	103.021	102.771	102.521
3.625	103.299	103.049	102.799
3.750	103.748	103.498	103.248
3.875	104.039	103.789	103.539
4.000	104.288	104.038	103.788
4.125	104.516	104.266	104.016
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 = 0.390	

Buyer's Bonus

Government Purchase Transactions	0.250

Buyer's Bonus excludes all Specialty Government products.

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

30/25 Year Government — Specialty Product

Rate	30 Day	45 Day	60 Day
3.250	99.359	99.109	98.859
3.375	99.897	99.647	99.397
3.500	100.407	100.157	99.907
3.625	100.889	100.639	100.389
3.750	102.217	101.967	101.717
3.875	102.704	102.454	102.204
4.000	103.113	102.863	102.613
4.125	103.477	103.227	102.977
4.250	104.375	104.125	103.875
4.375	104.757	104.507	104.257
4.500	105.065	104.815	104.565
4.625	105.375	105.125	104.875
4.750	105.689	105.439	105.189
4.875	106.022	105.772	105.522
5.000	106.330	106.080	105.830
5.125	106.640	106.390	106.140
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	99.108	98.858	98.608
3.375	99.646	99.396	99.146
3.500	100.156	99.906	99.656
3.625	100.638	100.388	100.138
3.750	101.966	101.716	101.466
3.875	102.453	102.203	101.953
4.000	102.862	102.612	102.362
4.125	103.226	102.976	102.726
4.250	104.124	103.874	103.624
4.375	104.506	104.256	104.006
4.500	104.814	104.564	104.314
4.625	105.124	104.874	104.624
4.750	105.438	105.188	104.938
4.875	105.771	105.521	105.271
5.000	106.079	105.829	105.579
5.125	106.389	106.139	105.889
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	99.442	99.192	98.942
2.875	99.893	99.643	99.393
3.000	100.311	100.061	99.811
3.125	100.721	100.471	100.221
3.250	101.644	101.394	101.144
3.375	102.046	101.796	101.546
3.500	102.371	102.121	101.871
3.625	102.649	102.399	102.149
3.750	103.098	102.848	102.598
3.875	103.389	103.139	102.889
4.000	103.638	103.388	103.138
4.125	103.866	103.616	103.366
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 = 0.390	

30 Year One Time Close "OTC" — Specialty Product

Rate	30 Day	45 Day	60 Day
3.000	N/A	N/A	N/A
3.500	98.232	97.982	97.732
4.000	100.938	100.688	100.438
4.500	102.890	102.640	102.390
5.000	104.155	103.905	103.655

15 Year One Time Close "OTC" — Specialty Product

Rate	30 Day	45 Day	60 Day
3.000	98.677	98.427	98.177
3.500	100.737	100.487	100.237
4.000	102.004	101.754	101.504
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	9/16/2015	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: 9/16/2015 **Release Time:** 10:00 AM ET

DURP 30/25 Year

Rate	≤ 105% LTV 30 Day	45 Day	60 Day	> 105% LTV 30 Day	45 Day	60 Day
3.250	95.344	95.094	94.844	N/A	N/A	N/A
3.375	96.226	95.976	95.726	93.930	93.680	93.430
3.500	97.136	96.886	96.636	95.145	94.895	94.645
3.625	98.099	97.849	97.599	96.413	96.163	95.913
3.750	99.000	98.750	98.500	97.576	97.326	97.076
3.875	99.717	99.467	99.217	98.465	98.215	97.965
3.990	100.377	100.127	99.877	99.297	99.047	98.797
4.000	100.477	100.227	99.977	99.397	99.147	98.897
4.125	101.290	101.040	100.790	100.382	100.132	99.882
4.250	102.039	101.789	101.539	101.280	101.030	100.780
4.375	102.610	102.360	102.110	101.952	101.702	101.452
4.500	103.224	102.974	102.724	102.669	102.419	102.169
4.625	103.865	103.615	103.365	103.411	103.161	102.911
4.750	104.499	104.249	103.999	104.126	103.876	103.626
4.875	104.981	104.731	104.481	104.647	104.397	104.147
4.990	105.370	105.120	104.870	105.076	104.826	104.576
5.000	105.470	105.220	104.970	105.176	104.926	104.676
5.125	106.010	105.760	105.510	N/A	N/A	N/A

DURP 20 Year

Rate	≤ 105% LTV 30 Day	45 Day	60 Day	> 105% LTV 30 Day	45 Day	60 Day
3.250	95.530	95.280	95.030	94.972	94.722	94.472
3.375	96.451	96.201	95.951	95.879	95.629	95.379
3.500	97.351	97.101	96.851	96.803	96.553	96.303
3.625	98.217	97.967	97.717	97.733	97.483	97.233
3.750	99.001	98.751	98.501	98.610	98.360	98.110
3.875	99.585	99.335	99.085	99.312	99.062	98.812
3.990	100.053	99.803	99.553	99.931	99.681	99.431
4.000	100.153	99.903	99.653	100.031	99.781	99.531
4.125	100.759	100.509	100.259	100.820	100.570	100.320
4.250	101.348	101.098	100.848	101.523	101.273	101.023
4.375	101.968	101.718	101.468	102.080	101.830	101.580
4.500	102.601	102.351	102.101	102.704	102.454	102.204
4.625	103.241	102.991	102.741	103.387	103.137	102.887
4.750	103.801	103.551	103.301	104.021	103.771	103.521
4.875	104.138	103.888	103.638	104.421	104.171	103.921
4.990	104.375	104.125	103.875	104.720	104.470	104.220
5.000	104.475	104.225	103.975	104.820	104.570	104.320
5.125	104.813	104.563	104.313	105.220	104.970	104.720

DURP 15 Year

Rate	≤ 105% LTV 30 Day	45 Day	60 Day	> 105% LTV 30 Day	45 Day	60 Day
2.250	93.502	93.252	93.002	N/A	N/A	N/A
2.375	94.906	94.656	94.406	N/A	N/A	N/A
2.500	96.310	96.060	95.810	92.713	92.463	92.213
2.625	97.317	97.067	96.817	93.919	93.669	93.419
2.750	97.988	97.738	97.488	94.903	94.653	94.403
2.875	98.653	98.403	98.153	95.880	95.630	95.380
2.990	99.218	98.968	98.718	96.758	96.508	96.258
3.000	99.318	99.068	98.818	96.858	96.608	96.358
3.125	99.912	99.662	99.412	97.700	97.450	97.200
3.250	100.441	100.191	99.941	98.417	98.167	97.917
3.375	100.979	100.729	100.479	99.142	98.892	98.642
3.500	101.537	101.287	101.037	99.887	99.637	99.387
3.625	101.997	101.747	101.497	100.486	100.236	99.986
3.750	102.367	102.117	101.867	100.949	100.699	100.449
3.875	102.767	102.517	102.267	101.443	101.193	100.943
3.990	103.084	102.834	102.584	101.854	101.604	101.354
4.000	103.184	102.934	102.684	101.954	101.704	101.454
4.125	103.610	103.360	103.110	102.474	102.224	101.974

DURP 10 Year

Rate	≤ 105% LTV 30 Day	45 Day	60 Day	> 105% LTV 30 Day	45 Day	60 Day
2.250	92.929	92.679	92.429	N/A	N/A	N/A
2.375	94.332	94.082	93.832	N/A	N/A	N/A
2.500	95.736	95.486	95.236	92.513	92.263	92.013
2.625	96.784	96.534	96.284	93.719	93.469	93.219
2.750	97.533	97.283	97.033	94.703	94.453	94.203
2.875	98.276	98.026	97.776	95.680	95.430	95.180
2.990	98.919	98.669	98.419	96.558	96.308	96.058
3.000	99.019	98.769	98.519	96.658	96.408	96.158
3.125	99.580	99.330	99.080	97.500	97.250	97.000
3.250	99.960	99.710	99.460	98.217	97.967	97.717
3.375	100.326	100.076	99.826	98.942	98.692	98.442
3.500	100.687	100.437	100.187	99.687	99.437	99.187
3.625	101.021	100.771	100.521	100.286	100.036	99.786
3.750	101.329	101.079	100.829	100.749	100.499	100.249
3.875	101.650	101.400	101.150	101.243	100.993	100.743
3.990	101.872	101.622	101.372	101.654	101.404	101.154
4.000	101.972	101.722	101.472	101.754	101.504	101.254
4.125	102.295	102.045	101.795	102.274	102.024	101.774

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

Full Lock Desk Policy Can Be Found Here | AFR Guidelines

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45 Day Lock Exp.: 11/2/2015
60 Day Lock Exp.: 11/16/2015

30/25 Year FNMA

Rate	30 day	45 day	60 day
3.000	N/A	N/A	N/A
3.125	95.084	94.834	94.809
3.250	96.306	96.056	96.031
3.375	97.206	96.956	96.931
3.500	98.144	97.894	97.869
3.625	99.120	98.870	98.845
3.750	100.046	99.796	99.771
3.875	100.820	100.570	100.545
3.990	101.576	101.326	101.301
4.000	101.626	101.376	101.351
4.125	102.465	102.215	102.190
4.250	103.238	102.988	102.963
4.375	103.839	103.589	103.564
4.500	104.494	104.244	104.219
4.625	105.202	104.952	104.927
4.750	105.881	105.631	105.606
4.875	106.421	106.171	106.146
4.990	106.912	106.662	106.637
5.000	106.962	106.712	106.687
5.125	107.502	107.252	107.227

20 Year FNMA

Rate	30 day	45 day	60 day
3.000	94.261	94.011	93.761
3.125	95.889	95.639	95.389
3.250	97.294	97.044	96.794
3.375	98.223	97.973	97.723
3.500	99.153	98.903	98.653
3.625	100.082	99.832	99.582
3.750	100.914	100.664	100.414
3.875	101.539	101.289	101.039
3.990	102.113	101.863	101.613
4.000	102.163	101.913	101.663
4.125	102.788	102.538	102.288
4.250	103.426	103.176	102.926
4.375	104.090	103.840	103.590
4.500	104.754	104.504	104.254
4.625	105.419	105.169	104.919
4.750	105.978	105.728	105.478
4.875	106.316	106.066	105.816
4.990	106.603	106.353	106.103
5.000	106.653	106.403	106.153
5.125	106.990	106.740	106.490

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	94.105	93.855	93.605
2.375	95.511	95.261	95.011
2.500	96.917	96.667	96.417
2.625	97.950	97.700	97.450
2.750	98.637	98.387	98.137
2.875	99.325	99.075	98.825
2.990	99.962	99.712	99.462
3.000	100.012	99.762	99.512
3.125	100.629	100.379	100.129
3.250	101.192	100.942	100.692
3.375	101.778	101.528	101.278
3.500	102.388	102.138	101.888
3.625	102.892	102.642	102.392
3.750	103.297	103.047	102.797
3.875	103.720	103.470	103.220
3.990	104.109	103.859	103.609
4.000	104.159	103.909	103.659
4.125	104.606	104.356	104.106

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	94.791	94.541	94.291
2.375	96.197	95.947	95.697
2.500	97.603	97.353	97.103
2.625	98.677	98.427	98.177
2.750	99.442	99.192	98.942
2.875	100.208	99.958	99.708
2.990	100.923	100.673	100.423
3.000	100.973	100.723	100.473
3.125	101.556	101.306	101.056
3.250	101.970	101.720	101.470
3.375	102.384	102.134	101.884
3.500	102.798	102.548	102.298
3.625	103.176	102.926	102.676
3.750	103.520	103.270	103.020
3.875	103.863	103.613	103.363
3.990	104.157	103.907	103.657
4.000	104.207	103.957	103.707
4.125	104.551	104.301	104.051

30/25 Year HB FNMA

Rate	30 day	45 day	60 day
3.125	N/A	N/A	N/A
3.250	94.521	94.271	94.021
3.375	95.702	95.452	95.202
3.500	96.922	96.672	96.422
3.625	98.179	97.929	97.679
3.750	99.296	99.046	98.796
3.875	100.070	99.820	99.570
3.990	100.826	100.576	100.326
4.000	100.876	100.626	100.376
4.125	101.715	101.465	101.215
4.250	102.373	102.123	101.873
4.375	102.615	102.365	102.115
4.500	102.910	102.660	102.410
4.625	103.259	103.009	102.759
4.750	103.668	103.418	103.168
4.875	104.131	103.881	103.631
4.990	104.543	104.293	104.043
5.000	104.593	104.343	104.093
5.125	105.055	104.805	104.555
5.250	105.517	105.267	105.017

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	N/A	N/A	N/A
2.500	95.702	95.452	95.202
2.625	96.906	96.656	96.406
2.750	97.750	97.500	97.250
2.875	98.593	98.343	98.093
2.990	99.387	99.137	98.887
3.000	99.437	99.187	98.937
3.125	100.129	99.879	99.629
3.250	100.692	100.442	100.192
3.375	101.278	101.028	100.778
3.500	101.888	101.638	101.388
3.625	102.278	102.028	101.778
3.750	102.465	102.215	101.965
3.875	102.668	102.418	102.168
3.990	102.839	102.589	102.339
4.000	102.889	102.639	102.389
4.125	103.117	102.867	102.617

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](#)

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.: 10/16/2015
45 Day Lock Exp.: 11/2/2015
60 Day Lock Exp.: 11/16/2015

W. Rate Sheet Dated: 9/16/2015 **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	93.803	93.553	93.303
3.375	95.024	94.774	94.524
3.500	95.925	95.675	95.425
3.625	96.863	96.613	96.363
3.750	97.839	97.589	97.339
3.875	98.765	98.515	98.265
4.000	99.539	99.289	99.039
4.125	100.345	100.095	99.845
4.250	101.184	100.934	100.684
4.375	101.956	101.706	101.456
4.500	102.558	102.308	102.058
4.625	103.213	102.963	102.713
4.750	103.921	103.671	103.421
4.875	104.600	104.350	104.100
5.000	105.140	104.890	104.640
5.125	105.680	105.430	105.180
5.250	106.221	105.971	105.721

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	N/A	N/A	N/A
3.500	94.356	94.106	93.856
3.625	95.572	95.322	95.072
3.750	96.826	96.576	96.326
3.875	97.985	97.735	97.485
4.000	98.756	98.506	98.256
4.125	99.560	99.310	99.060
4.250	100.396	100.146	99.896
4.375	101.105	100.855	100.605
4.500	101.343	101.093	100.843
4.625	101.634	101.384	101.134
4.750	101.978	101.728	101.478
4.875	102.381	102.131	101.881
5.000	102.844	102.594	102.344
5.125	103.306	103.056	102.806
5.250	103.768	103.518	103.268
5.375	104.230	103.980	103.730

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

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.: 10/16/2015
45 Day Lock Exp.: 11/2/2015
60 Day Lock Exp.: 11/16/2015

prices are subject to change without notice

W. Rate Sheet Dated: 9/16/2015

Release Time: 10:00 AM ET

30/25 Year Open Access ≤ 105.00 LTV

Rate	30 day	45 day	60 day
3.250	94.523	94.273	94.023
3.375	95.656	95.406	95.156
3.500	96.770	96.520	96.270
3.625	97.811	97.561	97.311
3.750	98.627	98.377	98.127
3.875	99.316	99.066	98.816
4.000	100.234	99.984	99.734
4.125	101.151	100.901	100.651
4.250	101.819	101.569	101.319
4.375	102.353	102.103	101.853
4.500	103.191	102.941	102.691
4.625	103.967	103.717	103.467
4.750	104.538	104.288	104.038
4.875	105.030	104.780	104.530
5.000	105.647	105.397	105.147
5.125	106.373	106.123	105.873
5.250	106.908	106.658	106.408

30/25 Year Open Access > 105.00 LTV

Rate	30 day	45 day	60 day
3.250	94.523	94.273	94.023
3.375	95.531	95.281	95.031
3.500	96.645	96.395	96.145
3.625	97.686	97.436	97.186
3.750	98.502	98.252	98.002
3.875	99.191	98.941	98.691
4.000	100.422	100.172	99.922
4.125	101.339	101.089	100.839
4.250	102.007	101.757	101.507
4.375	102.541	102.291	102.041
4.500	104.316	104.066	103.816
4.625	105.092	104.842	104.592
4.750	105.663	105.413	105.163
4.875	106.155	105.905	105.655
5.000	107.897	107.647	107.397
5.125	108.623	108.373	108.123
5.250	109.158	108.908	108.658

20 Year Open Access ≤ 105.00 LTV

Rate	30 day	45 day	60 day
3.250	96.181	95.931	95.681
3.375	97.119	96.869	96.619
3.500	98.028	97.778	97.528
3.625	98.892	98.642	98.392
3.750	99.600	99.350	99.100
3.875	100.222	99.972	99.722
4.000	100.781	100.531	100.281
4.125	101.561	101.311	101.061
4.250	102.176	101.926	101.676
4.375	102.707	102.457	102.207
4.500	103.575	103.325	103.075
4.625	104.272	104.022	103.772
4.750	104.826	104.576	104.326
4.875	105.315	105.065	104.815
5.000	105.042	104.792	104.542
5.125	105.694	105.444	105.194
5.250	106.208	105.958	105.708

20 Year Open Access > 105.00 LTV

Rate	30 day	45 day	60 day
3.250	96.181	95.931	95.681
3.375	96.807	96.557	96.307
3.500	97.716	97.466	97.216
3.625	98.580	98.330	98.080
3.750	99.288	99.038	98.788
3.875	99.910	99.660	99.410
4.000	100.656	100.406	100.156
4.125	101.436	101.186	100.936
4.250	102.051	101.801	101.551
4.375	102.582	102.332	102.082
4.500	103.700	103.450	103.200
4.625	104.397	104.147	103.897
4.750	104.951	104.701	104.451
4.875	105.440	105.190	104.940
5.000	105.480	105.230	104.980
5.125	106.132	105.882	105.632
5.250	106.646	106.396	106.146

15 Year Open Access ≤ 105.00 LTV

Rate	30 day	45 day	60 day
2.250	95.042	94.792	94.542
2.375	95.699	95.449	95.199
2.500	96.357	96.107	95.857
2.625	96.962	96.712	96.462
2.750	97.917	97.667	97.417
2.875	98.567	98.317	98.067
3.000	99.200	98.950	98.700
3.125	99.764	99.514	99.264
3.250	100.277	100.027	99.777
3.375	100.855	100.605	100.355
3.500	101.437	101.187	100.937
3.625	101.957	101.707	101.457
3.750	102.446	102.196	101.946
3.875	102.924	102.674	102.424
4.000	103.117	102.867	102.617
4.125	103.621	103.371	103.121
4.250	104.093	103.843	103.593

15 Year Open Access > 105.00 LTV

Rate	30 day	45 day	60 day
2.250	95.042	94.792	94.542
2.375	93.574	93.324	93.074
2.500	94.232	93.982	93.732
2.625	94.837	94.587	94.337
2.750	95.792	95.542	95.292
2.875	97.942	97.692	97.442
3.000	98.575	98.325	98.075
3.125	99.139	98.889	98.639
3.250	99.652	99.402	99.152
3.375	100.480	100.230	99.980
3.500	101.062	100.812	100.562
3.625	101.582	101.332	101.082
3.750	102.071	101.821	101.571
3.875	102.799	102.549	102.299
4.000	102.992	102.742	102.492
4.125	103.496	103.246	102.996
4.250	103.968	103.718	103.468

Applicable for all mortgages with greater than 15 year terms

LTV → / FICO ↓	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	> 95.00%
≥ 740	0.000	-0.250	-0.250	-0.500	0.000	0.000	0.000	0.000
720 - 739	0.000	-0.250	-0.500	-0.750	0.000	0.000	0.000	0.000
700 - 719	0.000	-0.500	-1.000	-1.250	-0.500	-0.500	-0.500	-0.500
680 - 699	0.000	-0.500	-1.250	-1.750	-1.000	-0.750	-0.750	-0.750
660 - 679	0.000	-1.000	-2.250	-2.750	-2.250	-1.750	-1.750	-1.750
640 - 659	-0.500	-1.250	-2.750	-3.000	-2.750	-2.250	-2.250	-2.250
620 - 639	-0.500	-1.500	-3.000	-3.000	-2.750	-2.750	-2.750	-2.750
< 620 *	-0.500	-1.500	-3.000	-3.000	-2.750	-2.750	-2.750	-2.750

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

Open Access Mortgage with Subordinate Financing

LTV Range	TLTV Range	Credit Score < 720	Credit Score ≥ 720
≤ 75.00%	≤ 80%	-0.375	-0.375
≤ 65.00%	> 80% & ≤ 95%	-0.875	-0.625
> 65% & ≤ 75%	> 80% & ≤ 95%	-1.125	-0.875
> 75% & ≤ 80%	> 76% & ≤ 90%	-1.375	-1.125
> 80% & ≤ 90%	> 81% & ≤ 95%	-1.375	-0.875
> 90% & ≤ 95%	> 91% & ≤ 95%	-0.875	-0.625
Any	> 95%	-1.875	-1.875

LTV → / Product Feature ↓	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%	97.01 - 105.00%	> 105%
Investment Property	-2.125	-2.125	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125	-4.125	-4.125
30 yr. High LTV	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.500	-1.000	-2.000
20/15 yr. High LTV	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.500	-1.000	-2.000
2-Unit Property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
3-4 Unit Property	-1.000	-1.000	-1.000	-1.000	-1.500	-2.000	-2.000	-2.000	-2.000	-2.000

Open Access Adjusters

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

Relief Refinance Mortgage Delivery Fee Cap

RRMDFC	30 year	20/15 year
Investment	2.000	2.000
Owner Occ. & Second Home ≤ 80%	2.000	2.000
Owner Occ. & Second Home > 80%	0.750	0.000

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

Lock Desk Policy

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

Flood Certification = $10.00 | FHA ID# - 1358600006

Full Lock Desk Policy Can Be Found Here | AFR Guidelines

AMERICAN FINANCIAL RESOURCES, INC.
WHOLESALE MORTGAGE DIVISION

[AFR Wholesale's Website] [AFR Rate Sheet Archive]

Lock Desk e-mail: [LockDesk@afrwholesale.com]

Lock Desk Phone: 1-877-588-2706

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

W. Rate Sheet Dated: 9/16/2015

prices are subject to change without notice

Release Time: 10:00 AM ET

30 Day Lock Exp.: 10/16/2015
45 Day Lock Exp.: 11/2/2015
60 Day Lock Exp.: 11/16/2015

30/25 Year FHLMC

Rate	30 day	45 day	60 day
3.125	N/A	N/A	N/A
3.250	95.933	95.683	95.658
3.375	97.066	96.816	96.791
3.500	98.180	97.930	97.905
3.625	99.221	98.971	98.946
3.750	100.037	99.787	99.762
3.875	100.726	100.476	100.451
3.990	101.594	101.344	101.319
4.000	101.644	101.394	101.369
4.125	102.561	102.311	102.286
4.250	103.229	102.979	102.954
4.375	103.763	103.513	103.488
4.500	104.601	104.351	104.326
4.625	105.377	105.127	105.102
4.750	105.948	105.698	105.673
4.875	106.440	106.190	106.165
4.990	107.007	106.757	106.732
5.000	107.057	106.807	106.782
5.125	107.783	107.533	107.508
5.250	108.318	108.068	108.043

20 Year FHLMC

Rate	30 day	45 day	60 day
3.125	N/A	N/A	N/A
3.250	97.691	97.441	97.191
3.375	98.629	98.379	98.129
3.500	99.538	99.288	99.038
3.625	100.402	100.152	99.902
3.750	101.110	100.860	100.610
3.875	101.732	101.482	101.232
3.990	102.241	101.991	101.741
4.000	102.291	102.041	101.791
4.125	103.071	102.821	102.571
4.250	103.686	103.436	103.186
4.375	104.217	103.967	103.717
4.500	105.085	104.835	104.585
4.625	105.782	105.532	105.282
4.750	106.336	106.086	105.836
4.875	106.825	106.575	106.325
4.990	106.502	106.252	106.002
5.000	106.552	106.302	106.052
5.125	107.204	106.954	106.704
5.250	107.718	107.468	107.218

15 Year FHLMC

Rate	30 day	45 day	60 day
2.125	N/A	N/A	N/A
2.250	95.952	95.702	95.452
2.375	96.609	96.359	96.109
2.500	97.267	97.017	96.767
2.625	97.872	97.622	97.372
2.750	98.827	98.577	98.327
2.875	99.477	99.227	98.977
2.990	100.060	99.810	99.560
3.000	100.110	99.860	99.610
3.125	100.674	100.424	100.174
3.250	101.187	100.937	100.687
3.375	101.765	101.515	101.265
3.500	102.347	102.097	101.847
3.625	102.867	102.617	102.367
3.750	103.356	103.106	102.856
3.875	103.834	103.584	103.334
3.990	103.977	103.727	103.477
4.000	104.027	103.777	103.527
4.125	104.531	104.281	104.031
4.250	105.003	104.753	104.503

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

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

AMERICAN FINANCIAL RESOURCES, INC.
WHOLESALE MORTGAGE DIVISION

W. Rate Sheet Dated: 9/16/2015

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30 Day Lock Exp.: 10/16/2015
45 Day Lock Exp.: 11/2/2015
60 Day Lock Exp.: 11/16/2015

30/25 Year FHLMC HP & HPA

Rate	30 day	45 day	60 day
3.125	N/A	N/A	N/A
3.250	95.933	95.683	95.658
3.375	97.066	96.816	96.791
3.500	98.180	97.930	97.905
3.625	99.221	98.971	98.946
3.750	100.037	99.787	99.762
3.875	100.726	100.476	100.451
3.990	101.594	101.344	101.319
4.000	101.644	101.394	101.369
4.125	102.561	102.311	102.286
4.250	103.229	102.979	102.954
4.375	103.763	103.513	103.488
4.500	104.601	104.351	104.326
4.625	105.377	105.127	105.102
4.750	105.948	105.698	105.673
4.875	106.440	106.190	106.165
4.990	107.007	106.757	106.732
5.000	107.057	106.807	106.782
5.125	107.783	107.533	107.508
5.250	108.318	108.068	108.043

20 Year FHLMC HP & HPA

Rate	30 day	45 day	60 day
3.125	N/A	N/A	N/A
3.250	97.691	97.441	97.191
3.375	98.629	98.379	98.129
3.500	99.538	99.288	99.038
3.625	100.402	100.152	99.902
3.750	101.110	100.860	100.610
3.875	101.732	101.482	101.232
3.990	102.241	101.991	101.741
4.000	102.291	102.041	101.791
4.125	103.071	102.821	102.571
4.250	103.686	103.436	103.186
4.375	104.217	103.967	103.717
4.500	105.085	104.835	104.585
4.625	105.782	105.532	105.282
4.750	106.336	106.086	105.836
4.875	106.825	106.575	106.325
4.990	106.502	106.252	106.002
5.000	106.552	106.302	106.052
5.125	107.204	106.954	106.704
5.250	107.718	107.468	107.218

15 Year FHLMC HP & HPA

Rate	30 day	45 day	60 day
2.125	N/A	N/A	N/A
2.250	95.952	95.702	95.452
2.375	96.609	96.359	96.109
2.500	97.267	97.017	96.767
2.625	97.872	97.622	97.372
2.750	98.827	98.577	98.327
2.875	99.477	99.227	98.977
2.990	100.060	99.810	99.560
3.000	100.110	99.860	99.610
3.125	100.674	100.424	100.174
3.250	101.187	100.937	100.687
3.375	101.765	101.515	101.265
3.500	102.347	102.097	101.847
3.625	102.867	102.617	102.367
3.750	103.356	103.106	102.856
3.875	103.834	103.584	103.334
3.990	103.977	103.727	103.477
4.000	104.027	103.777	103.527
4.125	104.531	104.281	104.031
4.250	105.003	104.753	104.503

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

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

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

prices are subject to change without notice

W. Rate Sheet Dated: 9/16/2015

Release Time: 10:00 AM ET

30 Day Lock Exp.: 10/16/2015
45 Day Lock Exp.: 11/2/2015
60 Day Lock Exp.: 11/16/2015

Non-Conforming 30 year Fixed
Max Price After Adjustments 101.750

Rate	30 day	45 day	60 day
3.875	97.125	96.985	96.844
4.000	97.750	97.610	97.469
4.125	98.312	98.172	98.031
4.250	98.874	98.734	98.593
4.375	99.405	99.265	99.124
4.500	99.936	99.796	99.655
4.625	100.405	100.265	100.124
4.750	100.874	100.734	100.593
4.875	101.343	101.203	101.062
5.000	101.593	101.453	101.312
5.125	101.843	101.703	101.562
5.250	102.062	101.922	101.781

Non-Conforming 15 year Fixed
Max Price After Adjustments 101.250

Rate	30 day	45 day	60 day
3.375	98.437	98.312	98.187
3.500	98.886	98.761	98.636
3.625	99.323	99.183	99.042
3.750	99.776	99.651	99.526
3.875	100.182	100.057	99.932
4.000	100.557	100.432	100.307
4.125	100.870	100.745	100.620
4.250	101.151	101.026	100.901
4.375	101.339	101.214	101.089
4.500	101.464	101.339	101.214
4.625	101.589	101.464	101.339
4.750	101.652	101.527	101.402

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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W. Rate Sheet Dated: 9/16/2015 **Release Time:** 10:00 AM ET

30 Day Lock Exp.: 10/16/2015
45 Day Lock Exp.: 11/2/2015

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: 9/16/2015 **Release Time:** 10:00 AM ET

30 Day Lock Exp.: 10/16/2015
45 Day Lock Exp.: 11/2/2015

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
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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

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	

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