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: 9/21/2015

Release Time: 10:00 AM ET

30 Day Lock Exp.: 10/21/2015
45 Day Lock Exp.: 11/5/2015
60 Day Lock Exp.: 11/20/2015

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	105.172	104.922	104.672
4.375	105.554	105.304	105.054
4.500	105.862	105.612	105.362
4.625	106.172	105.922	105.672
4.750	106.314	106.064	105.814
4.875	106.647	106.397	106.147
5.000	106.955	106.705	106.455
5.125	107.265	107.015	106.765
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	104.921	104.671	104.421
4.375	105.303	105.053	104.803
4.500	105.611	105.361	105.111
4.625	105.921	105.671	105.421
4.750	106.063	105.813	105.563
4.875	106.396	106.146	105.896
5.000	106.704	106.454	106.204
5.125	107.014	106.764	106.514
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	100.678	100.428	100.178
2.875	101.129	100.879	100.629
3.000	101.547	101.297	101.047
3.125	101.957	101.707	101.457
3.250	102.786	102.536	102.286
3.375	103.188	102.938	102.688
3.500	103.514	103.264	103.014
3.625	103.791	103.541	103.291
3.750	104.064	103.814	103.564
3.875	104.356	104.106	103.856
4.000	104.604	104.354	104.104
4.125	104.832	104.582	104.332
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	99.968	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	104.672	104.422	104.172
4.375	105.054	104.804	104.554
4.500	105.362	105.112	104.862
4.625	105.672	105.422	105.172
4.750	105.814	105.564	105.314
4.875	106.147	105.897	105.647
5.000	106.455	106.205	105.955
5.125	106.765	106.515	106.265
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	104.421	104.171	103.921
4.375	104.803	104.553	104.303
4.500	105.111	104.861	104.611
4.625	105.421	105.171	104.921
4.750	105.563	105.313	105.063
4.875	105.896	105.646	105.396
5.000	106.204	105.954	105.704
5.125	106.514	106.264	106.014
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	100.028	99.778	99.528
2.875	100.479	100.229	99.979
3.000	100.897	100.647	100.397
3.125	101.307	101.057	100.807
3.250	102.136	101.886	101.636
3.375	102.538	102.288	102.038
3.500	102.864	102.614	102.364
3.625	103.141	102.891	102.641
3.750	103.414	103.164	102.914
3.875	103.706	103.456	103.206
4.000	103.954	103.704	103.454
4.125	104.182	103.932	103.682
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	98.841	98.591	98.341
4.000	101.500	101.250	101.000
4.500	103.187	102.937	102.687
5.000	104.280	104.030	103.780

15 Year One Time Close "OTC" Specialty Product

Rate	30 Day	45 Day	60 Day
3.000	99.263	99.013	98.763
3.500	101.230	100.980	100.730
4.000	102.320	102.070	101.820
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	9/21/2015	4.750%

American Financial Resources, Inc. - Announcements

The OTC program is not available for TF clients.

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

Lock Desk Policy

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

Flood Certification = $10.00   FHA ID# - 1358600006

Full Lock Desk Policy Can Be Found Here   AFR Guidelines

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45 Day Lock Exp.: 11/5/2015
60 Day Lock Exp.: 11/20/2015

DURP 30/25 Year

Rate	≤ 105% LTV			> 105% LTV		
	30 Day	45 Day	60 Day	30 Day	45 Day	60 Day
3.125	94.964	94.714	94.464	N/A	N/A	N/A
3.250	96.179	95.929	95.679	93.579	93.329	93.079
3.375	97.052	96.802	96.552	94.757	94.507	94.257
3.500	97.953	97.703	97.453	95.962	95.712	95.462
3.625	98.906	98.656	98.406	97.220	96.970	96.720
3.750	99.796	99.546	99.296	98.372	98.122	97.872
3.875	100.497	100.247	99.997	99.246	98.996	98.746
3.990	101.141	100.891	100.641	100.061	99.811	99.561
4.000	101.241	100.991	100.741	100.161	99.911	99.661
4.125	102.037	101.787	101.537	101.129	100.879	100.629
4.250	102.761	102.511	102.261	102.002	101.752	101.502
4.375	103.289	103.039	102.789	102.632	102.382	102.132
4.500	103.857	103.607	103.357	103.302	103.052	102.802
4.625	104.448	104.198	103.948	103.994	103.744	103.494
4.750	105.030	104.780	104.530	104.657	104.407	104.157
4.875	105.462	105.212	104.962	105.129	104.879	104.629
4.990	105.802	105.552	105.302	.100	.350	.600
5.000	105.902	105.652	105.402	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	94.780	94.530	94.280	94.577	94.327	94.077
3.250	96.173	95.923	95.673	95.807	95.557	95.307
3.375	97.069	96.819	96.569	96.706	96.456	96.206
3.500	97.943	97.693	97.443	97.621	97.371	97.121
3.625	98.785	98.535	98.285	98.540	98.290	98.040
3.750	99.556	99.306	99.056	99.406	99.156	98.906
3.875	100.155	99.905	99.655	100.092	99.842	99.592
3.990	100.639	100.389	100.139	100.695	100.445	100.195
4.000	100.739	100.489	100.239	100.795	100.545	100.295
4.125	101.359	101.109	100.859	101.567	101.317	101.067
4.250	101.944	101.694	101.444	102.245	101.995	101.745
4.375	102.516	102.266	102.016	102.759	102.509	102.259
4.500	103.103	102.853	102.603	103.337	103.087	102.837
4.625	103.695	103.445	103.195	103.970	103.720	103.470
4.750	104.217	103.967	103.717	104.552	104.302	104.052
4.875	104.536	104.286	104.036	104.902	104.652	104.402
4.990	104.755	104.505	104.255	.100	.350	.600
5.000	104.855	104.605	104.355	N/A	N/A	N/A

DURP 15 Year

Rate	≤ 105% LTV			> 105% LTV		
	30 Day	45 Day	60 Day	30 Day	45 Day	60 Day
2.250	94.056	93.806	93.556	N/A	N/A	N/A
2.375	95.462	95.212	94.962	N/A	N/A	N/A
2.500	96.869	96.619	96.369	93.272	93.022	92.772
2.625	97.878	97.628	97.378	94.480	94.230	93.980
2.750	98.549	98.299	98.049	95.464	95.214	94.964
2.875	99.214	98.964	98.714	96.442	96.192	95.942
2.990	99.780	99.530	99.280	97.320	97.070	96.820
3.000	99.880	99.630	99.380	97.420	97.170	96.920
3.125	100.463	100.213	99.963	98.251	98.001	97.751
3.250	100.970	100.720	100.470	98.945	98.695	98.445
3.375	101.485	101.235	100.985	99.647	99.397	99.147
3.500	102.017	101.767	101.517	100.368	100.118	99.868
3.625	102.447	102.197	101.947	100.936	100.686	100.436
3.750	102.779	102.529	102.279	101.362	101.112	100.862
3.875	103.140	102.890	102.640	101.817	101.567	101.317
3.990	103.417	103.167	102.917	102.187	101.937	101.687
4.000	103.517	103.267	103.017	102.287	102.037	101.787
4.125	103.902	103.652	103.402	102.766	102.516	102.266

DURP 10 Year

Rate	≤ 105% LTV			> 105% LTV		
	30 Day	45 Day	60 Day	30 Day	45 Day	60 Day
2.250	93.389	93.139	92.889	N/A	N/A	N/A
2.375	94.796	94.546	94.296	N/A	N/A	N/A
2.500	96.203	95.953	95.703	93.072	92.822	92.572
2.625	97.256	97.006	96.756	94.280	94.030	93.780
2.750	98.013	97.763	97.513	95.264	95.014	94.764
2.875	98.765	98.515	98.265	96.242	95.992	95.742
2.990	99.417	99.167	98.917	97.120	96.870	96.620
3.000	99.517	99.267	99.017	97.220	96.970	96.720
3.125	100.069	99.819	99.569	98.051	97.801	97.551
3.250	100.426	100.176	99.926	98.745	98.495	98.245
3.375	100.768	100.518	100.268	99.447	99.197	98.947
3.500	101.106	100.856	100.606	100.168	99.918	99.668
3.625	101.417	101.167	100.917	100.736	100.486	100.236
3.750	101.702	101.452	101.202	101.162	100.912	100.662
3.875	102.000	101.750	101.500	101.617	101.367	101.117
3.990	102.198	101.948	101.698	101.987	101.737	101.487
4.000	102.298	102.048	101.798	102.087	101.837	101.587
4.125	102.598	102.348	102.098	102.566	102.316	102.066

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
2.990	94.468	94.218	94.193
3.000	94.518	94.268	94.243
3.125	95.912	95.662	95.637
3.250	97.141	96.891	96.866
3.375	98.033	97.783	97.758
3.500	98.961	98.711	98.686
3.625	99.928	99.678	99.653
3.750	100.842	100.592	100.567
3.875	101.600	101.350	101.325
3.990	102.340	102.090	102.065
4.000	102.390	102.140	102.115
4.125	103.212	102.962	102.937
4.250	103.960	103.710	103.685
4.375	104.519	104.269	104.244
4.500	105.127	104.877	104.852
4.625	105.785	105.535	105.510
4.750	106.412	106.162	106.137
4.875	106.903	106.653	106.628
4.990	107.344	107.094	107.069
5.000	107.394	107.144	107.119

20 Year FNMA

Rate	30 day	45 day	60 day
2.990	94.861	94.611	94.361
3.000	94.911	94.661	94.411
3.125	96.540	96.290	96.040
3.250	97.937	97.687	97.437
3.375	98.841	98.591	98.341
3.500	99.745	99.495	99.245
3.625	100.650	100.400	100.150
3.750	101.469	101.219	100.969
3.875	102.109	101.859	101.609
3.990	102.699	102.449	102.199
4.000	102.749	102.499	102.249
4.125	103.388	103.138	102.888
4.250	104.021	103.771	103.521
4.375	104.638	104.388	104.138
4.500	105.255	105.005	104.755
4.625	105.873	105.623	105.373
4.750	106.394	106.144	105.894
4.875	106.713	106.463	106.213
4.990	106.983	106.733	106.483
5.000	107.033	106.783	106.533

15 Year FNMA

Rate	30 day	45 day	60 day
2.000	#N/A	#N/A	#N/A
2.125	93.249	92.999	92.749
2.250	94.658	94.408	94.158
2.375	96.067	95.817	95.567
2.500	97.476	97.226	96.976
2.625	98.510	98.260	98.010
2.750	99.198	98.948	98.698
2.875	99.887	99.637	99.387
2.990	100.525	100.275	100.025
3.000	100.575	100.325	100.075
3.125	101.180	100.930	100.680
3.250	101.720	101.470	101.220
3.375	102.283	102.033	101.783
3.500	102.869	102.619	102.369
3.625	103.342	103.092	102.842
3.750	103.710	103.460	103.210
3.875	104.094	103.844	103.594
3.990	104.442	104.192	103.942
4.000	104.492	104.242	103.992
4.125	104.898	104.648	104.398

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	95.252	95.002	94.752
2.375	96.661	96.411	96.161
2.500	98.070	97.820	97.570
2.625	99.149	98.899	98.649
2.750	99.923	99.673	99.423
2.875	100.697	100.447	100.197
2.990	101.421	101.171	100.921
3.000	101.471	101.221	100.971
3.125	102.045	101.795	101.545
3.250	102.436	102.186	101.936
3.375	102.827	102.577	102.327
3.500	103.217	102.967	102.717
3.625	103.572	103.322	103.072
3.750	103.892	103.642	103.392
3.875	104.213	103.963	103.713
3.990	104.483	104.233	103.983
4.000	104.533	104.283	104.033
4.125	104.854	104.604	104.354

30/25 Year HB FNMA

Rate	30 day	45 day	60 day
3.000	N/A	N/A	N/A
3.125	94.037	93.787	93.537
3.250	95.356	95.106	94.856
3.375	96.529	96.279	96.029
3.500	97.739	97.489	97.239
3.625	98.987	98.737	98.487
3.750	100.092	99.842	99.592
3.875	100.850	100.600	100.350
3.990	101.590	101.340	101.090
4.000	101.640	101.390	101.140
4.125	102.462	102.212	101.962
4.250	103.095	102.845	102.595
4.375	103.294	103.044	102.794
4.500	103.543	103.293	103.043
4.625	103.842	103.592	103.342
4.750	104.199	103.949	103.699
4.875	104.612	104.362	104.112
4.990	104.975	104.725	104.475
5.000	105.025	104.775	104.525
5.125	105.438	105.188	104.938

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	94.665	94.415	94.165
2.500	96.261	96.011	95.761
2.625	97.467	97.217	96.967
2.750	98.311	98.061	97.811
2.875	99.155	98.905	98.655
2.990	99.950	99.700	99.450
3.000	100.000	99.750	99.500
3.125	100.680	100.430	100.180
3.250	101.220	100.970	100.720
3.375	101.783	101.533	101.283
3.500	102.369	102.119	101.869
3.625	102.728	102.478	102.228
3.750	102.878	102.628	102.378
3.875	103.042	102.792	102.542
3.990	103.172	102.922	102.672
4.000	103.222	102.972	102.722
4.125	103.410	103.160	102.910

Adjustments

Applicable for all mortgages with greater than 15 year terms

LTV → FICO ↓	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%
≥ 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750
720 - 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000
700 - 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500
680 - 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	-1.500
660 - 679	0.000	-1.000	-2.250	-2.750	-2.750	-2.250	-2.250	-2.250
640 - 659	-0.500	-1.250	-2.750	-3.000	-3.250	-2.750	-2.750	-2.750
620 - 639	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.500
< 620 *	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.750

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

All Loan Type Adjustments

Adjusters	All Terms
NY	-0.250
AZ, CA, FL, GA, LA, MA, NJ, NV, UT	-0.150
Escrow Waiver	-0.250
Loan Amount Adjusters	**All Terms**
\$0 - \$74,999	-2.000
\$75,000 - \$124,999	-0.750
\$125,000 - \$199,999	-0.375
\$200,000 - \$417,000	0.000
FNMA HomeStyle Renovation	-1.000
Extension Options	-0.018 per calendar day

LTV → Product Feature ↓	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%
High-LTV	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.500
Investment Property	-2.125	-2.125	-2.125	-3.375	-4.125	N/A	N/A	N/A
Manufactured	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A
2-Unit Property	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A	N/A
3-4 Unit Property	-1.000	-1.000	-1.000	N/A	N/A	N/A	N/A	N/A
Condo > 15 year	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750
High Balance C/O Refi	-1.000	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Cash-Out Refinance

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

Mortgages with Subordinate Financing *

LTV Range	CLTV Range	Non Interest-Only LLPA Credit Score < 720	Non Interest-Only LLPA Credit Score ≥ 720
≤ 65.00%	80.01 - 95.00%	-0.500	-0.250
65.01 - 75.00%	80.01 - 95.00%	-0.750	-0.500
75.01 - 95.00%	90.01 - 95.00%	-1.000	-0.750
75.01 - 90.00%	76.01 - 90.00%	-1.000	-0.750
≤ 95.00%	95.01 - 97.00%	-1.500	-1.500

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

Lender Paid MI Adjustments (cumulative with above adjustments)

LPMI Adjust Term > 20 yr & All Manuf.

LTV → FICO ↓	≤ 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%
≥ 740	-0.990	-1.370	-2.150	-3.080
720 - 739	-1.120	-1.720	-2.350	-3.080
680 - 719	-1.330	-2.170	-3.290	-3.850

LPMI Adjust Term ≤ 20 yr

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

Additional LPMI Premium Adjustments

Product Feature	FICO ≥ 740	FICO 720 - 739	FICO 680 - 719
Limited Cash-Out	0.000	0.000	-0.530
Cash-Out	-0.500	-0.700	-1.000
Second Home	-0.250	-0.490	-0.700
Manufactured Home	-0.500	-0.700	-1.000
Loan Amount > \$417,000 *	-0.400	-0.880	-1.400
Term ≤ 25 year	0.180	0.180	0.280
Investment Property	-1.190	-1.330	N/A

* Does not apply in HI

Lock Desk Policy

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

Flood Certification = \$10.00 | FHA ID# - 1358600006

Full Lock Desk Policy Can Be Found Here | AFR Guidelines

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

AMERICAN FINANCIAL RESOURCES, INC.
WHOLESALE MORTGAGE DIVISION

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

Lock Desk e-mail: LockDesk@afrwholesale.com

Lock Desk Phone: 1-877-588-2706

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

prices are subject to change without notice

30 Day Lock Exp.: 10/21/2015
45 Day Lock Exp.: 11/5/2015
60 Day Lock Exp.: 11/20/2015

W. Rate Sheet Dated: 9/21/2015 **Release Time:** 10:00 AM ET

FNMA MCM 30 Year

Note Rate	30 Day	45 Day	60 Day
2.750	N/A	N/A	N/A
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	94.631	94.381	94.131
3.375	95.860	95.610	95.360
3.500	96.751	96.501	96.251
3.625	97.680	97.430	97.180
3.750	98.647	98.397	98.147
3.875	99.560	99.310	99.060
4.000	100.319	100.069	99.819
4.125	101.109	100.859	100.609
4.250	101.931	101.681	101.431
4.375	102.678	102.428	102.178
4.500	103.237	102.987	102.737
4.625	103.846	103.596	103.346
4.750	104.503	104.253	104.003
4.875	105.131	104.881	104.631
5.000	105.621	105.371	105.121
5.125	106.113	105.863	105.613

FNMA HB 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	N/A	N/A	N/A
3.375	94.013	93.763	93.513
3.500	95.183	94.933	94.683
3.625	96.390	96.140	95.890
3.750	97.635	97.385	97.135
3.875	98.782	98.532	98.282
4.000	99.538	99.288	99.038
4.125	100.325	100.075	99.825
4.250	101.145	100.895	100.645
4.375	101.830	101.580	101.330
4.500	102.026	101.776	101.526
4.625	102.271	102.021	101.771
4.750	102.565	102.315	102.065
4.875	102.916	102.666	102.416
5.000	103.329	103.079	102.829
5.125	103.742	103.492	103.242
5.250	104.155	103.905	103.655

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.: 10/21/2015
45 Day Lock Exp.: 11/5/2015
60 Day Lock Exp.: 11/20/2015

prices are subject to change without notice

W. Rate Sheet Dated: 9/21/2015

Release Time: 10:00 AM ET

30/25 Year Open Access ≤ 105.00 LTV

Rate	30 day	45 day	60 day
3.250	95.338	95.088	94.838
3.375	96.477	96.227	95.977
3.500	97.594	97.344	97.094
3.625	98.636	98.386	98.136
3.750	99.452	99.202	98.952
3.875	100.138	99.888	99.638
4.000	100.962	100.712	100.462
4.125	101.876	101.626	101.376
4.250	102.541	102.291	102.041
4.375	103.071	102.821	102.571
4.500	103.741	103.491	103.241
4.625	104.514	104.264	104.014
4.750	105.082	104.832	104.582
4.875	105.572	105.322	105.072
5.000	105.924	105.674	105.424
5.125	106.648	106.398	106.148
5.250	107.180	106.930	106.680

30/25 Year Open Access > 105.00 LTV

Rate	30 day	45 day	60 day
3.250	95.338	95.088	94.838
3.375	96.352	96.102	95.852
3.500	97.469	97.219	96.969
3.625	98.511	98.261	98.011
3.750	99.327	99.077	98.827
3.875	100.013	99.763	99.513
4.000	101.150	100.900	100.650
4.125	102.064	101.814	101.564
4.250	102.729	102.479	102.229
4.375	103.259	103.009	102.759
4.500	104.866	104.616	104.366
4.625	105.639	105.389	105.139
4.750	106.207	105.957	105.707
4.875	106.697	106.447	106.197
5.000	108.174	107.924	107.674
5.125	108.898	108.648	108.398
5.250	109.430	109.180	108.930

20 Year Open Access ≤ 105.00 LTV

Rate	30 day	45 day	60 day
3.250	96.843	96.593	96.343
3.375	97.784	97.534	97.284
3.500	98.696	98.446	98.196
3.625	99.560	99.310	99.060
3.750	100.268	100.018	99.768
3.875	100.888	100.638	100.388
4.000	101.304	101.054	100.804
4.125	102.083	101.833	101.583
4.250	102.696	102.446	102.196
4.375	103.224	102.974	102.724
4.500	104.029	103.779	103.529
4.625	104.724	104.474	104.224
4.750	105.278	105.028	104.778
4.875	105.767	105.517	105.267
5.000	105.317	105.067	104.817
5.125	105.968	105.718	105.468
5.250	106.481	106.231	105.981

20 Year Open Access > 105.00 LTV

Rate	30 day	45 day	60 day
3.250	96.843	96.593	96.343
3.375	97.472	97.222	96.972
3.500	98.384	98.134	97.884
3.625	99.248	98.998	98.748
3.750	99.956	99.706	99.456
3.875	100.576	100.326	100.076
4.000	101.179	100.929	100.679
4.125	101.958	101.708	101.458
4.250	102.571	102.321	102.071
4.375	103.099	102.849	102.599
4.500	104.154	103.904	103.654
4.625	104.849	104.599	104.349
4.750	105.403	105.153	104.903
4.875	105.892	105.642	105.392
5.000	105.755	105.505	105.255
5.125	106.406	106.156	105.906
5.250	106.919	106.669	106.419

15 Year Open Access ≤ 105.00 LTV

Rate	30 day	45 day	60 day
2.250	95.596	95.346	95.096
2.375	96.255	96.005	95.755
2.500	96.914	96.664	96.414
2.625	97.519	97.269	97.019
2.750	98.459	98.209	97.959
2.875	99.110	98.860	98.610
3.000	99.743	99.493	99.243
3.125	100.305	100.055	99.805
3.250	100.818	100.568	100.318
3.375	101.401	101.151	100.901
3.500	101.982	101.732	101.482
3.625	102.501	102.251	102.001
3.750	102.989	102.739	102.489
3.875	103.468	103.218	102.968
4.000	103.601	103.351	103.101
4.125	104.105	103.855	103.605
4.250	104.577	104.327	104.077

15 Year Open Access > 105.00 LTV

Rate	30 day	45 day	60 day
2.250	95.596	95.346	95.096
2.375	94.130	93.880	93.630
2.500	94.789	94.539	94.289
2.625	95.394	95.144	94.894
2.750	96.334	96.084	95.834
2.875	98.485	98.235	97.985
3.000	99.118	98.868	98.618
3.125	99.680	99.430	99.180
3.250	100.193	99.943	99.693
3.375	101.026	100.776	100.526
3.500	101.607	101.357	101.107
3.625	102.126	101.876	101.626
3.750	102.614	102.364	102.114
3.875	103.343	103.093	102.843
4.000	103.476	103.226	102.976
4.125	103.980	103.730	103.480
4.250	104.452	104.202	103.952

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

prices are subject to change without notice

W. Rate Sheet Dated: 9/21/2015

Release Time: 10:00 AM ET

30 Day Lock Exp.: 10/21/2015
45 Day Lock Exp.: 11/5/2015
60 Day Lock Exp.: 11/20/2015

30/25 Year FHLMC

Rate	30 day	45 day	60 day
3.125	N/A	N/A	N/A
3.250	96.748	96.498	96.473
3.375	97.887	97.637	97.612
3.500	99.004	98.754	98.729
3.625	100.046	99.796	99.771
3.750	100.862	100.612	100.587
3.875	101.548	101.298	101.273
3.990	102.322	102.072	102.047
4.000	102.372	102.122	102.097
4.125	103.286	103.036	103.011
4.250	103.951	103.701	103.676
4.375	104.481	104.231	104.206
4.500	105.151	104.901	104.876
4.625	105.924	105.674	105.649
4.750	106.492	106.242	106.217
4.875	106.982	106.732	106.707
4.990	107.284	107.034	107.009
5.000	107.334	107.084	107.059
5.125	108.058	107.808	107.783
5.250	108.590	108.340	108.315

20 Year FHLMC

Rate	30 day	45 day	60 day
3.125	N/A	N/A	N/A
3.250	98.353	98.103	97.853
3.375	99.294	99.044	98.794
3.500	100.206	99.956	99.706
3.625	101.070	100.820	100.570
3.750	101.778	101.528	101.278
3.875	102.398	102.148	101.898
3.990	102.764	102.514	102.264
4.000	102.814	102.564	102.314
4.125	103.593	103.343	103.093
4.250	104.206	103.956	103.706
4.375	104.734	104.484	104.234
4.500	105.539	105.289	105.039
4.625	106.234	105.984	105.734
4.750	106.788	106.538	106.288
4.875	107.277	107.027	106.777
4.990	106.777	106.527	106.277
5.000	106.827	106.577	106.327
5.125	107.478	107.228	106.978
5.250	107.991	107.741	107.491

15 Year FHLMC

Rate	30 day	45 day	60 day
2.125	N/A	N/A	N/A
2.250	96.506	96.256	96.006
2.375	97.165	96.915	96.665
2.500	97.824	97.574	97.324
2.625	98.429	98.179	97.929
2.750	99.369	99.119	98.869
2.875	100.020	99.770	99.520
2.990	100.603	100.353	100.103
3.000	100.653	100.403	100.153
3.125	101.215	100.965	100.715
3.250	101.728	101.478	101.228
3.375	102.311	102.061	101.811
3.500	102.892	102.642	102.392
3.625	103.411	103.161	102.911
3.750	103.899	103.649	103.399
3.875	104.378	104.128	103.878
3.990	104.461	104.211	103.961
4.000	104.511	104.261	104.011
4.125	105.015	104.765	104.515
4.250	105.487	105.237	104.987

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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Full Lock Desk Policy Can Be Found Here | AFR Guidelines

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prices are subject to change without notice

W. Rate Sheet Dated: 9/21/2015

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	96.748	96.498	96.473
3.375	97.887	97.637	97.612
3.500	99.004	98.754	98.729
3.625	100.046	99.796	99.771
3.750	100.862	100.612	100.587
3.875	101.548	101.298	101.273
3.990	102.322	102.072	102.047
4.000	102.372	102.122	102.097
4.125	103.286	103.036	103.011
4.250	103.951	103.701	103.676
4.375	104.481	104.231	104.206
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4.625	105.924	105.674	105.649
4.750	106.492	106.242	106.217
4.875	106.982	106.732	106.707
4.990	107.284	107.034	107.009
5.000	107.334	107.084	107.059
5.125	108.058	107.808	107.783
5.250	108.590	108.340	108.315

20 Year FHLMC HP & HPA

Rate	30 day	45 day	60 day
3.125	N/A	N/A	N/A
3.250	98.353	98.103	97.853
3.375	99.294	99.044	98.794
3.500	100.206	99.956	99.706
3.625	101.070	100.820	100.570
3.750	101.778	101.528	101.278
3.875	102.398	102.148	101.898
3.990	102.764	102.514	102.264
4.000	102.814	102.564	102.314
4.125	103.593	103.343	103.093
4.250	104.206	103.956	103.706
4.375	104.734	104.484	104.234
4.500	105.539	105.289	105.039
4.625	106.234	105.984	105.734
4.750	106.788	106.538	106.288
4.875	107.277	107.027	106.777
4.990	106.777	106.527	106.277
5.000	106.827	106.577	106.327
5.125	107.478	107.228	106.978
5.250	107.991	107.741	107.491

15 Year FHLMC HP & HPA

Rate	30 day	45 day	60 day
2.125	N/A	N/A	N/A
2.250	96.506	96.256	96.006
2.375	97.165	96.915	96.665
2.500	97.824	97.574	97.324
2.625	98.429	98.179	97.929
2.750	99.369	99.119	98.869
2.875	100.020	99.770	99.520
2.990	100.603	100.353	100.103
3.000	100.653	100.403	100.153
3.125	101.215	100.965	100.715
3.250	101.728	101.478	101.228
3.375	102.311	102.061	101.811
3.500	102.892	102.642	102.392
3.625	103.411	103.161	102.911
3.750	103.899	103.649	103.399
3.875	104.378	104.128	103.878
3.990	104.461	104.211	103.961
4.000	104.511	104.261	104.011
4.125	105.015	104.765	104.515
4.250	105.487	105.237	104.987

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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30 Day Lock Exp.: 10/21/2015
45 Day Lock Exp.: 11/5/2015
60 Day Lock Exp.: 11/20/2015

W. Rate Sheet Dated: 9/21/2015 **Release Time:** 10:00 AM ET

Non-Conforming 30 year Fixed
Max Price After Adjustments 101.750

Rate	30 day	45 day	60 day
3.875	97.511	97.371	97.230
4.000	98.136	97.996	97.855
4.125	98.698	98.558	98.417
4.250	99.260	99.120	98.979
4.375	99.791	99.651	99.510
4.500	100.322	100.182	100.041
4.625	100.791	100.651	100.510
4.750	101.260	101.120	100.979
4.875	101.729	101.589	101.448
5.000	101.979	101.839	101.698
5.125	102.229	102.089	101.948
5.250	102.448	102.308	102.167

Non-Conforming 15 year Fixed
Max Price After Adjustments 101.250

Rate	30 day	45 day	60 day
3.375	98.975	98.850	98.725
3.500	99.389	99.264	99.139
3.625	99.827	99.687	99.546
3.750	100.280	100.155	100.030
3.875	100.686	100.561	100.436
4.000	101.061	100.936	100.811
4.125	101.374	101.249	101.124
4.250	101.655	101.530	101.405
4.375	101.843	101.718	101.593
4.500	101.968	101.843	101.718
4.625	102.093	101.968	101.843
4.750	102.156	102.031	101.906

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: 9/21/2015 **Release Time:** 10:00 AM ET

30 Day Lock Exp.: 10/21/2015
45 Day Lock Exp.: 11/5/2015

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
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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
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7.250	102.400	102.199
7.375	102.644	102.439
7.500	102.889	102.678
7.625	103.134	102.918
7.750	103.379	103.157
7.875	103.624	103.397

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: 9/21/2015 **Release Time:** 10:00 AM ET

30 Day Lock Exp.: 10/21/2015
45 Day Lock Exp.: 11/5/2015

Alt-Option Ratio Terms & Pricing

Ratio 30 yr Fixed (AORP-30F)

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

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

Ratio 15 yr Fixed (AORP-15F)

Rate	30 day	45 day
6.125	100.196	100.043
6.250	100.441	100.282
6.375	100.686	100.522
6.500	100.931	100.762
6.625	101.176	101.001
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7.625	103.134	102.918
7.750	103.379	103.157
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Ratio FICO / LTV Price Adjustments

FICO	LTV RATIOS					
	≤50%	50.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%
740+	3.250	3.000	2.500	2.250	1.750	0.500
720-739	3.250	3.000	2.500	2.125	1.375	0.125
700-719	2.750	2.500	1.750	1.250	0.500	-0.750

Ratio Price Adjustments

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

Alt-Option Income Terms & Pricing

Income 30 yr Fixed (AOIP-30F)

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

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

Income 15 yr Fixed (AOIP-15F)

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

Income FICO / LTV Price Adjustments

FICO	LTV RATIOS					
	≤50%	50.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%
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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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For use by mortgage professionals only and should not be distributed to borrowers.