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: 9/25/2015

Release Time: 10:00 AM ET

30 Day Lock Exp.: 10/26/2015
45 Day Lock Exp.: 11/9/2015
60 Day Lock Exp.: 11/24/2015

STANDARD GOVERNMENT PRODUCT

30/25 Year Government Standard Product

Rate	30 Day	45 Day	60 Day
3.250	100.312	100.062	99.812
3.375	100.850	100.600	100.350
3.500	101.360	101.110	100.860
3.625	101.842	101.592	101.342
3.750	103.139	102.889	102.639
3.875	103.626	103.376	103.126
4.000	104.035	103.785	103.535
4.125	104.398	104.148	103.898
4.250	104.938	104.688	104.438
4.375	105.319	105.069	104.819
4.500	105.627	105.377	105.127
4.625	105.938	105.688	105.438
4.750	106.157	105.907	105.657
4.875	106.490	106.240	105.990
5.000	106.798	106.548	106.298
5.125	107.109	106.859	106.609
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	100.061	99.811	99.561
3.375	100.599	100.349	100.099
3.500	101.109	100.859	100.609
3.625	101.591	101.341	101.091
3.750	102.888	102.638	102.388
3.875	103.375	103.125	102.875
4.000	103.784	103.534	103.284
4.125	104.147	103.897	103.647
4.250	104.687	104.437	104.187
4.375	105.068	104.818	104.568
4.500	105.376	105.126	104.876
4.625	105.687	105.437	105.187
4.750	105.906	105.656	105.406
4.875	106.239	105.989	105.739
5.000	106.547	106.297	106.047
5.125	106.858	106.608	106.358
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	100.485	100.235	99.985
2.875	100.944	100.694	100.444
3.000	101.384	101.134	100.884
3.125	101.793	101.543	101.293
3.250	102.667	102.417	102.167
3.375	103.079	102.829	102.579
3.500	103.463	103.213	102.963
3.625	103.765	103.515	103.265
3.750	103.970	103.720	103.470
3.875	104.271	104.021	103.771
4.000	104.533	104.283	104.033
4.125	104.774	104.524	104.274
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 = 0.410

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	99.812	99.562	99.312
3.375	100.350	100.100	99.850
3.500	100.860	100.610	100.360
3.625	101.342	101.092	100.842
3.750	102.639	102.389	102.139
3.875	103.126	102.876	102.626
4.000	103.535	103.285	103.035
4.125	103.898	103.648	103.398
4.250	104.438	104.188	103.938
4.375	104.819	104.569	104.319
4.500	105.127	104.877	104.627
4.625	105.438	105.188	104.938
4.750	105.657	105.407	105.157
4.875	105.990	105.740	105.490
5.000	106.298	106.048	105.798
5.125	106.609	106.359	106.109
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	99.835	99.585	99.335
2.875	100.294	100.044	99.794
3.000	100.734	100.484	100.234
3.125	101.143	100.893	100.643
3.250	102.017	101.767	101.517
3.375	102.429	102.179	101.929
3.500	102.813	102.563	102.313
3.625	103.115	102.865	102.615
3.750	103.320	103.070	102.820
3.875	103.621	103.371	103.121
4.000	103.883	103.633	103.383
4.125	104.124	103.874	103.624
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

20 Year Government Specialty Product

Rate	30 Day	45 Day	60 Day
3.250	99.561	99.311	99.061
3.375	100.099	99.849	99.599
3.500	100.609	100.359	100.109
3.625	101.091	100.841	100.591
3.750	102.388	102.138	101.888
3.875	102.875	102.625	102.375
4.000	103.284	103.034	102.784
4.125	103.647	103.397	103.147
4.250	104.187	103.937	103.687
4.375	104.568	104.318	104.068
4.500	104.876	104.626	104.376
4.625	105.187	104.937	104.687
4.750	105.406	105.156	104.906
4.875	105.739	105.489	105.239
5.000	106.047	105.797	105.547
5.125	106.358	106.108	105.858
5.250	N/A	N/A	N/A
5.375	N/A	N/A	N/A
5.500	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 = 0.410

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	98.685	98.435	98.185
4.000	101.360	101.110	100.860
4.500	102.952	102.702	102.452
5.000	104.123	103.873	103.623

15 Year One Time Close "OTC" Specialty Product

Rate	30 Day	45 Day	60 Day
3.000	99.100	98.850	98.600
3.500	101.179	100.929	100.679
4.000	102.249	101.999	101.749
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	9/25/2015	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.: 11/9/2015
60 Day Lock Exp.: 11/24/2015

DURP 30/25 Year

Rate	≤ 105% LTV			> 105% LTV		
	30 Day	45 Day	60 Day	30 Day	45 Day	60 Day
3.250	95.983	95.733	95.483	93.383	93.133	92.883
3.375	96.817	96.567	96.317	94.521	94.271	94.021
3.500	97.721	97.471	97.221	95.730	95.480	95.230
3.625	98.690	98.440	98.190	97.004	96.754	96.504
3.750	99.611	99.361	99.111	98.188	97.938	97.688
3.875	100.300	100.050	99.800	99.048	98.798	98.548
3.990	100.920	100.670	100.420	99.840	99.590	99.340
4.000	101.020	100.770	100.520	99.940	99.690	99.440
4.125	101.813	101.563	101.313	100.905	100.655	100.405
4.250	102.574	102.324	102.074	101.815	101.565	101.315
4.375	103.141	102.891	102.641	102.483	102.233	101.983
4.500	103.726	103.476	103.226	103.170	102.920	102.670
4.625	104.326	104.076	103.826	103.872	103.622	103.372
4.750	104.873	104.623	104.373	104.501	104.251	104.001
4.875	105.351	105.101	104.851	105.017	104.767	104.517
4.990	105.715	105.465	105.215	105.421	105.171	104.921
5.000	105.815	105.565	105.315	105.521	105.271	105.021
5.125	106.287	106.037	105.787	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	94.751	94.501	94.251	94.381	94.131	93.881
3.250	96.165	95.915	95.665	95.597	95.347	95.097
3.375	97.054	96.804	96.554	96.452	96.202	95.952
3.500	97.921	97.671	97.421	97.360	97.110	96.860
3.625	98.756	98.506	98.256	98.311	98.061	97.811
3.750	99.507	99.257	99.007	99.198	98.948	98.698
3.875	100.058	99.808	99.558	99.838	99.588	99.338
3.990	100.494	100.244	99.994	100.427	100.177	99.927
4.000	100.594	100.344	100.094	100.527	100.277	100.027
4.125	101.167	100.917	100.667	101.316	101.066	100.816
4.250	101.720	101.470	101.220	102.034	101.784	101.534
4.375	102.296	102.046	101.796	102.580	102.330	102.080
4.500	102.885	102.635	102.385	103.165	102.915	102.665
4.625	103.481	103.231	102.981	103.781	103.531	103.281
4.750	104.015	103.765	103.515	104.350	104.100	103.850
4.875	104.366	104.116	103.866	104.732	104.482	104.232
4.990	104.617	104.367	104.117	105.015	104.765	104.515
5.000	104.717	104.467	104.217	105.115	104.865	104.615

DURP 15 Year

Rate	≤ 105% LTV			> 105% LTV		
	30 Day	45 Day	60 Day	30 Day	45 Day	60 Day
2.250	93.821	93.571	93.321	N/A	N/A	N/A
2.375	95.234	94.984	94.734	N/A	N/A	N/A
2.500	96.646	96.396	96.146	93.049	92.799	92.549
2.625	97.658	97.408	97.158	94.261	94.011	93.761
2.750	98.331	98.081	97.831	95.246	94.996	94.746
2.875	98.997	98.747	98.497	96.225	95.975	95.725
2.990	99.564	99.314	99.064	97.104	96.854	96.604
3.000	99.664	99.414	99.164	97.204	96.954	96.704
3.125	100.234	99.984	99.734	98.021	97.771	97.521
3.250	100.726	100.476	100.226	98.701	98.451	98.201
3.375	101.249	100.999	100.749	99.411	99.161	98.911
3.500	101.813	101.563	101.313	100.163	99.913	99.663
3.625	102.280	102.030	101.780	100.769	100.519	100.269
3.750	102.636	102.386	102.136	101.219	100.969	100.719
3.875	103.006	102.756	102.506	101.682	101.432	101.182
3.990	103.276	103.026	102.776	102.047	101.797	101.547
4.000	103.376	103.126	102.876	102.147	101.897	101.647
4.125	103.748	103.498	103.248	102.612	102.362	102.112

DURP 10 Year

Rate	≤ 105% LTV			> 105% LTV		
	30 Day	45 Day	60 Day	30 Day	45 Day	60 Day
2.250	93.186	92.936	92.686	N/A	N/A	N/A
2.375	94.599	94.349	94.099	N/A	N/A	N/A
2.500	96.011	95.761	95.511	92.849	92.599	92.349
2.625	97.072	96.822	96.572	94.061	93.811	93.561
2.750	97.838	97.588	97.338	95.046	94.796	94.546
2.875	98.599	98.349	98.099	96.025	95.775	95.525
2.990	99.259	99.009	98.759	96.904	96.654	96.404
3.000	99.359	99.109	98.859	97.004	96.754	96.504
3.125	99.920	99.670	99.420	97.821	97.571	97.321
3.250	100.285	100.035	99.785	98.501	98.251	98.001
3.375	100.635	100.385	100.135	99.211	98.961	98.711
3.500	100.981	100.731	100.481	99.963	99.713	99.463
3.625	101.292	101.042	100.792	100.569	100.319	100.069
3.750	101.570	101.320	101.070	101.019	100.769	100.519
3.875	101.862	101.612	101.362	101.482	101.232	100.982
3.990	102.054	101.804	101.554	101.847	101.597	101.347
4.000	102.154	101.904	101.654	101.947	101.697	101.447
4.125	102.447	102.197	101.947	102.412	102.162	101.912

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	Non Interest-Only LLPA: 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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WHOLESALE MORTGAGE DIVISION

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60 Day Lock Exp.: 11/24/2015

30/25 Year FNMA

Rate	30 day	45 day	60 day
3.000	94.317	94.067	94.042
3.125	95.716	95.466	95.441
3.250	96.931	96.681	96.656
3.375	97.778	97.528	97.503
3.500	98.701	98.451	98.426
3.625	99.698	99.448	99.423
3.750	100.633	100.383	100.358
3.875	101.346	101.096	101.071
3.990	102.072	101.822	101.797
4.000	102.122	101.872	101.847
4.125	102.962	102.712	102.687
4.250	103.748	103.498	103.473
4.375	104.339	104.089	104.064
4.500	104.955	104.705	104.680
4.625	105.596	105.346	105.321
4.750	106.210	105.960	105.935
4.875	106.733	106.483	106.458
4.990	107.206	106.956	106.931
5.000	107.256	107.006	106.981
5.125	107.779	107.529	107.504

20 Year FNMA

Rate	30 day	45 day	60 day
2.990	94.796	94.546	94.296
3.000	94.846	94.596	94.346
3.125	96.510	96.260	96.010
3.250	97.929	97.679	97.429
3.375	98.826	98.576	98.326
3.500	99.723	99.473	99.223
3.625	100.620	100.370	100.120
3.750	101.420	101.170	100.920
3.875	102.012	101.762	101.512
3.990	102.554	102.304	102.054
4.000	102.604	102.354	102.104
4.125	103.197	102.947	102.697
4.250	103.798	103.548	103.298
4.375	104.418	104.168	103.918
4.500	105.038	104.788	104.538
4.625	105.658	105.408	105.158
4.750	106.192	105.942	105.692
4.875	106.543	106.293	106.043
4.990	106.845	106.595	106.345
5.000	106.895	106.645	106.395

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	94.423	94.173	93.923
2.375	95.838	95.588	95.338
2.500	97.254	97.004	96.754
2.625	98.291	98.041	97.791
2.750	98.980	98.730	98.480
2.875	99.669	99.419	99.169
2.990	100.309	100.059	99.809
3.000	100.359	100.109	99.859
3.125	100.950	100.700	100.450
3.250	101.476	101.226	100.976
3.375	102.047	101.797	101.547
3.500	102.664	102.414	102.164
3.625	103.174	102.924	102.674
3.750	103.567	103.317	103.067
3.875	103.959	103.709	103.459
3.990	104.301	104.051	103.801
4.000	104.351	104.101	103.851
4.125	104.743	104.493	104.243

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	95.048	94.798	94.548
2.375	96.463	96.213	95.963
2.500	97.879	97.629	97.379
2.625	98.965	98.715	98.465
2.750	99.748	99.498	99.248
2.875	100.531	100.281	100.031
2.990	101.264	101.014	100.764
3.000	101.314	101.064	100.814
3.125	101.896	101.646	101.396
3.250	102.295	102.045	101.795
3.375	102.693	102.443	102.193
3.500	103.092	102.842	102.592
3.625	103.446	103.196	102.946
3.750	103.760	103.510	103.260
3.875	104.075	103.825	103.575
3.990	104.339	104.089	103.839
4.000	104.389	104.139	103.889
4.125	104.703	104.453	104.203

30/25 Year HB FNMA

Rate	30 day	45 day	60 day
3.125	N/A	N/A	N/A
3.250	95.146	94.896	94.646
3.375	96.275	96.025	95.775
3.500	97.478	97.228	96.978
3.625	98.757	98.507	98.257
3.750	99.883	99.633	99.383
3.875	100.596	100.346	100.096
3.990	101.322	101.072	100.822
4.000	101.372	101.122	100.872
4.125	102.212	101.962	101.712
4.250	102.883	102.633	102.383
4.375	103.115	102.865	102.615
4.500	103.371	103.121	102.871
4.625	103.652	103.402	103.152
4.750	103.997	103.747	103.497
4.875	104.442	104.192	103.942
4.990	104.837	104.587	104.337
5.000	104.887	104.637	104.387
5.125	105.332	105.082	104.832
5.250	105.777	105.527	105.277

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	94.436	94.186	93.936
2.500	96.039	95.789	95.539
2.625	97.247	96.997	96.747
2.750	98.093	97.843	97.593
2.875	98.938	98.688	98.438
2.990	99.734	99.484	99.234
3.000	99.784	99.534	99.284
3.125	100.450	100.200	99.950
3.250	100.976	100.726	100.476
3.375	101.547	101.297	101.047
3.500	102.164	101.914	101.664
3.625	102.561	102.311	102.061
3.750	102.734	102.484	102.234
3.875	102.908	102.658	102.408
3.990	103.031	102.781	102.531
4.000	103.081	102.831	102.581
4.125	103.255	103.005	102.755

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.: 10/26/2015
45 Day Lock Exp.: 11/9/2015
60 Day Lock Exp.: 11/24/2015

W. Rate Sheet Dated: 9/25/2015 **Release Time:** 10:00 AM ET

FNMA MCM 30 Year

Note Rate	30 Day	45 Day	60 Day
2.875	N/A	N/A	N/A
3.000	N/A	N/A	N/A
3.125	N/A	N/A	N/A
3.250	94.435	94.185	93.935
3.375	95.650	95.400	95.150
3.500	96.497	96.247	95.997
3.625	97.420	97.170	96.920
3.750	98.417	98.167	97.917
3.875	99.352	99.102	98.852
4.000	100.065	99.815	99.565
4.125	100.841	100.591	100.341
4.250	101.681	101.431	101.181
4.375	102.467	102.217	101.967
4.500	103.058	102.808	102.558
4.625	103.674	103.424	103.174
4.750	104.314	104.064	103.814
4.875	104.929	104.679	104.429
5.000	105.452	105.202	104.952
5.125	105.975	105.725	105.475
5.250	106.498	106.248	105.998

FNMA HB MCM 30 Year

Note Rate	30 Day	45 Day	60 Day
3.000	N/A	N/A	N/A
3.125	N/A	N/A	N/A
3.250	N/A	N/A	N/A
3.375	93.808	93.558	93.308
3.500	94.930	94.680	94.430
3.625	96.128	95.878	95.628
3.750	97.401	97.151	96.901
3.875	98.578	98.328	98.078
4.000	99.286	99.036	98.786
4.125	100.057	99.807	99.557
4.250	100.891	100.641	100.391
4.375	101.616	101.366	101.116
4.500	101.845	101.595	101.345
4.625	102.100	101.850	101.600
4.750	102.379	102.129	101.879
4.875	102.712	102.462	102.212
5.000	103.157	102.907	102.657
5.125	103.602	103.352	103.102
5.250	104.046	103.796	103.546
5.375	104.491	104.241	103.991

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.: 10/26/2015
45 Day Lock Exp.: 11/9/2015
60 Day Lock Exp.: 11/24/2015

prices are subject to change without notice

W. Rate Sheet Dated: 9/25/2015

Release Time: 10:00 AM ET

30/25 Year Open Access ≤ 105.00 LTV

Rate	30 day	45 day	60 day
3.250	95.177	94.927	94.677
3.375	96.305	96.055	95.805
3.500	97.409	97.159	96.909
3.625	98.434	98.184	97.934
3.750	99.228	98.978	98.728
3.875	99.885	99.635	99.385
4.000	100.756	100.506	100.256
4.125	101.641	101.391	101.141
4.250	102.271	102.021	101.771
4.375	102.771	102.521	102.271
4.500	103.542	103.292	103.042
4.625	104.286	104.036	103.786
4.750	104.827	104.577	104.327
4.875	105.295	105.045	104.795
5.000	105.739	105.489	105.239
5.125	106.441	106.191	105.941
5.250	106.955	106.705	106.455

30/25 Year Open Access > 105.00 LTV

Rate	30 day	45 day	60 day
3.250	95.177	94.927	94.677
3.375	96.180	95.930	95.680
3.500	97.284	97.034	96.784
3.625	98.309	98.059	97.809
3.750	99.103	98.853	98.603
3.875	99.760	99.510	99.260
4.000	101.069	100.819	100.569
4.125	101.954	101.704	101.454
4.250	102.584	102.334	102.084
4.375	103.084	102.834	102.584
4.500	104.730	104.480	104.230
4.625	105.474	105.224	104.974
4.750	106.015	105.765	105.515
4.875	106.483	106.233	105.983
5.000	107.989	107.739	107.489
5.125	108.691	108.441	108.191
5.250	109.205	108.955	108.705

20 Year Open Access ≤ 105.00 LTV

Rate	30 day	45 day	60 day
3.250	96.705	96.455	96.205
3.375	97.638	97.388	97.138
3.500	98.539	98.289	98.039
3.625	99.389	99.139	98.889
3.750	100.080	99.830	99.580
3.875	100.677	100.427	100.177
4.000	101.181	100.931	100.681
4.125	101.938	101.688	101.438
4.250	102.530	102.280	102.030
4.375	103.041	102.791	102.541
4.500	103.863	103.613	103.363
4.625	104.540	104.290	104.040
4.750	105.076	104.826	104.576
4.875	105.549	105.299	105.049
5.000	105.125	104.875	104.625
5.125	105.760	105.510	105.260
5.250	106.259	106.009	105.759

20 Year Open Access > 105.00 LTV

Rate	30 day	45 day	60 day
3.250	96.705	96.455	96.205
3.375	97.326	97.076	96.826
3.500	98.227	97.977	97.727
3.625	99.077	98.827	98.577
3.750	99.768	99.518	99.268
3.875	100.365	100.115	99.865
4.000	101.181	100.931	100.681
4.125	101.938	101.688	101.438
4.250	102.530	102.280	102.030
4.375	103.041	102.791	102.541
4.500	104.051	103.801	103.551
4.625	104.728	104.478	104.228
4.750	105.264	105.014	104.764
4.875	105.737	105.487	105.237
5.000	105.563	105.313	105.063
5.125	106.198	105.948	105.698
5.250	106.697	106.447	106.197

15 Year Open Access ≤ 105.00 LTV

Rate	30 day	45 day	60 day
2.250	95.619	95.369	95.119
2.375	96.272	96.022	95.772
2.500	96.925	96.675	96.425
2.625	97.524	97.274	97.024
2.750	98.293	98.043	97.793
2.875	98.938	98.688	98.438
3.000	99.562	99.312	99.062
3.125	100.113	99.863	99.613
3.250	100.611	100.361	100.111
3.375	101.241	100.991	100.741
3.500	101.809	101.559	101.309
3.625	102.318	102.068	101.818
3.750	102.796	102.546	102.296
3.875	103.267	103.017	102.767
4.000	103.405	103.155	102.905
4.125	103.901	103.651	103.401
4.250	104.364	104.114	103.864

15 Year Open Access > 105.00 LTV

Rate	30 day	45 day	60 day
2.250	95.619	95.369	95.119
2.375	94.147	93.897	93.647
2.500	94.800	94.550	94.300
2.625	95.399	95.149	94.899
2.750	96.168	95.918	95.668
2.875	98.313	98.063	97.813
3.000	98.937	98.687	98.437
3.125	99.488	99.238	98.988
3.250	99.986	99.736	99.486
3.375	100.991	100.741	100.491
3.500	101.559	101.309	101.059
3.625	102.068	101.818	101.568
3.750	102.546	102.296	102.046
3.875	103.142	102.892	102.642
4.000	103.280	103.030	102.780
4.125	103.776	103.526	103.276
4.250	104.239	103.989	103.739

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

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

W. Rate Sheet Dated: 9/25/2015
Release Time: 10:00 AM ET

30 Day Lock Exp.: 10/26/2015
45 Day Lock Exp.: 11/9/2015
60 Day Lock Exp.: 11/24/2015

30/25 Year FHLMC

Rate	30 day	45 day	60 day
3.125	N/A	N/A	N/A
3.250	96.587	96.337	96.312
3.375	97.715	97.465	97.440
3.500	98.819	98.569	98.544
3.625	99.844	99.594	99.569
3.750	100.638	100.388	100.363
3.875	101.295	101.045	101.020
3.990	102.116	101.866	101.841
4.000	102.166	101.916	101.891
4.125	103.051	102.801	102.776
4.250	103.681	103.431	103.406
4.375	104.181	103.931	103.906
4.500	104.952	104.702	104.677
4.625	105.696	105.446	105.421
4.750	106.237	105.987	105.962
4.875	106.705	106.455	106.430
4.990	107.099	106.849	106.824
5.000	107.149	106.899	106.874
5.125	107.851	107.601	107.576
5.250	108.365	108.115	108.090

20 Year FHLMC

Rate	30 day	45 day	60 day
3.125	N/A	N/A	N/A
3.250	98.215	97.965	97.715
3.375	99.148	98.898	98.648
3.500	100.049	99.799	99.549
3.625	100.899	100.649	100.399
3.750	101.590	101.340	101.090
3.875	102.187	101.937	101.687
3.990	102.641	102.391	102.141
4.000	102.691	102.441	102.191
4.125	103.448	103.198	102.948
4.250	104.040	103.790	103.540
4.375	104.551	104.301	104.051
4.500	105.373	105.123	104.873
4.625	106.050	105.800	105.550
4.750	106.586	106.336	106.086
4.875	107.059	106.809	106.559
4.990	106.585	106.335	106.085
5.000	106.635	106.385	106.135
5.125	107.270	107.020	106.770
5.250	107.769	107.519	107.269

15 Year FHLMC

Rate	30 day	45 day	60 day
2.125	N/A	N/A	N/A
2.250	96.529	96.279	96.029
2.375	97.182	96.932	96.682
2.500	97.835	97.585	97.335
2.625	98.434	98.184	97.934
2.750	99.203	98.953	98.703
2.875	99.848	99.598	99.348
2.990	100.422	100.172	99.922
3.000	100.472	100.222	99.972
3.125	101.023	100.773	100.523
3.250	101.521	101.271	101.021
3.375	102.151	101.901	101.651
3.500	102.719	102.469	102.219
3.625	103.228	102.978	102.728
3.750	103.706	103.456	103.206
3.875	104.177	103.927	103.677
3.990	104.265	104.015	103.765
4.000	104.315	104.065	103.815
4.125	104.811	104.561	104.311
4.250	105.274	105.024	104.774

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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prices are subject to change without notice
Release Time: 10:00 AM ET

W. Rate Sheet Dated: 9/25/2015

30/25 Year FHLMC HP & HPA

Rate	30 day	45 day	60 day
3.125	N/A	N/A	N/A
3.250	96.587	96.337	96.312
3.375	97.715	97.465	97.440
3.500	98.819	98.569	98.544
3.625	99.844	99.594	99.569
3.750	100.638	100.388	100.363
3.875	101.295	101.045	101.020
3.990	102.116	101.866	101.841
4.000	102.166	101.916	101.891
4.125	103.051	102.801	102.776
4.250	103.681	103.431	103.406
4.375	104.181	103.931	103.906
4.500	104.952	104.702	104.677
4.625	105.696	105.446	105.421
4.750	106.237	105.987	105.962
4.875	106.705	106.455	106.430
4.990	107.099	106.849	106.824
5.000	107.149	106.899	106.874
5.125	107.851	107.601	107.576
5.250	108.365	108.115	108.090

20 Year FHLMC HP & HPA

Rate	30 day	45 day	60 day
3.125	N/A	N/A	N/A
3.250	98.215	97.965	97.715
3.375	99.148	98.898	98.648
3.500	100.049	99.799	99.549
3.625	100.899	100.649	100.399
3.750	101.590	101.340	101.090
3.875	102.187	101.937	101.687
3.990	102.641	102.391	102.141
4.000	102.691	102.441	102.191
4.125	103.448	103.198	102.948
4.250	104.040	103.790	103.540
4.375	104.551	104.301	104.051
4.500	105.373	105.123	104.873
4.625	106.050	105.800	105.550
4.750	106.586	106.336	106.086
4.875	107.059	106.809	106.559
4.990	106.585	106.335	106.085
5.000	106.635	106.385	106.135
5.125	107.270	107.020	106.770
5.250	107.769	107.519	107.269

15 Year FHLMC HP & HPA

Rate	30 day	45 day	60 day
2.125	N/A	N/A	N/A
2.250	96.529	96.279	96.029
2.375	97.182	96.932	96.682
2.500	97.835	97.585	97.335
2.625	98.434	98.184	97.934
2.750	99.203	98.953	98.703
2.875	99.848	99.598	99.348
2.990	100.422	100.172	99.922
3.000	100.472	100.222	99.972
3.125	101.023	100.773	100.523
3.250	101.521	101.271	101.021
3.375	102.151	101.901	101.651
3.500	102.719	102.469	102.219
3.625	103.228	102.978	102.728
3.750	103.706	103.456	103.206
3.875	104.177	103.927	103.677
3.990	104.265	104.015	103.765
4.000	104.315	104.065	103.815
4.125	104.811	104.561	104.311
4.250	105.274	105.024	104.774

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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30 Day Lock Exp.: 10/26/2015
45 Day Lock Exp.: 11/9/2015
60 Day Lock Exp.: 11/24/2015

Non-Conforming 30 year Fixed
Max Price After Adjustments 101.750

Rate	30 day	45 day	60 day
3.875	97.427	97.287	97.146
4.000	98.052	97.912	97.771
4.125	98.614	98.474	98.333
4.250	99.176	99.036	98.895
4.375	99.707	99.567	99.426
4.500	100.238	100.098	99.957
4.625	100.707	100.567	100.426
4.750	101.176	101.036	100.895
4.875	101.645	101.505	101.364
5.000	101.895	101.755	101.614
5.125	102.145	102.005	101.864
5.250	102.364	102.224	102.083

Non-Conforming 15 year Fixed
Max Price After Adjustments 101.250

Rate	30 day	45 day	60 day
3.375	98.601	98.476	98.351
3.500	99.003	98.878	98.753
3.625	99.441	99.301	99.160
3.750	99.894	99.769	99.644
3.875	100.300	100.175	100.050
4.000	100.675	100.550	100.425
4.125	100.988	100.863	100.738
4.250	101.269	101.144	101.019
4.375	101.457	101.332	101.207
4.500	101.582	101.457	101.332
4.625	101.707	101.582	101.457
4.750	101.770	101.645	101.520

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: 9/25/2015 **Release Time:** 10:00 AM ET

30 Day Lock Exp.: 10/26/2015
45 Day Lock Exp.: 11/9/2015

Alt-Option Access Terms & Pricing

Access 30 yr Fixed (AOAP-30F)

Rate	30 day	45 day
6.750	99.629	99.470
6.875	99.936	99.773
7.000	100.244	100.075
7.125	100.551	100.377
7.250	100.858	100.679
7.375	101.165	100.981
7.500	101.473	101.283
7.625	101.780	101.585
7.750	102.087	101.887
7.875	102.395	102.189
8.000	102.702	102.491
8.125	103.009	102.793
8.250	103.316	103.095
8.375	103.624	103.398
8.500	103.931	103.700

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

Access 15 yr Fixed (AOAP-15F)

Rate	30 day	45 day
6.500	100.202	100.054
6.625	100.447	100.293
6.750	100.691	100.533
6.875	100.936	100.773
7.000	101.181	101.012
7.125	101.426	101.252
7.250	101.671	101.491
7.375	101.915	101.731
7.500	102.160	101.970
7.625	102.405	102.210
7.750	102.650	102.450
7.875	102.895	102.689
8.000	103.139	102.929
8.125	103.384	103.168
8.250	103.629	103.408

Access FICO / LTV Price Adjustments

FICO	LTV RATIOS					
	≤50%	50.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%
740+	3.250	3.000	2.500	2.250	1.750	0.500
720-739	3.250	3.000	2.500	2.125	1.375	0.125
700-719	2.750	2.500	1.750	1.250	0.500	-0.750
680-699	2.500	2.250	1.750	0.500	-0.250	-1.000
660-679	1.000	0.750	0.000	-0.500	-1.500	-2.000
640-659	0.500	0.250	-0.500	-1.000	-2.250	N/A
620-639	0.000	-0.250	-1.000	-1.500	N/A	N/A

Access Price Adjustments

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

Alt-Option Asset Inclusion Terms & Pricing

Asset 30 yr Fixed (AOAIP-30F)

Rate	30 day	45 day
6.250	99.629	99.470
6.375	99.936	99.773
6.500	100.244	100.075
6.625	100.551	100.377
6.750	100.858	100.679
6.875	101.165	100.981
7.000	101.473	101.283
7.125	101.780	101.585
7.250	102.087	101.887
7.375	102.395	102.189
7.500	102.702	102.491
7.625	103.009	102.793
7.750	103.316	103.095
7.875	103.624	103.398
8.000	103.931	103.700

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

Asset 15 yr Fixed (AOAIP-15F)

Rate	30 day	45 day
6.000	100.202	100.054
6.125	100.447	100.293
6.250	100.691	100.533
6.375	100.936	100.773
6.500	101.181	101.012
6.625	101.426	101.252
6.750	101.671	101.491
6.875	101.915	101.731
7.000	102.160	101.970
7.125	102.405	102.210
7.250	102.650	102.450
7.375	102.895	102.689
7.500	103.139	102.929
7.625	103.384	103.168
7.750	103.629	103.408

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: 9/24/2015

Release Time: 10:00 AM ET

30 Day Lock Exp.: 10/26/2015
45 Day Lock Exp.: 11/9/2015

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**
6.250	99.629	99.470
6.375	99.936	99.773
6.500	100.244	100.075
6.625	100.551	100.377
6.750	100.858	100.679
6.875	101.165	100.981
7.000	101.473	101.283
7.125	101.780	101.585
7.250	102.087	101.887
7.375	102.395	102.189
7.500	102.702	102.491
7.625	103.009	102.793
7.750	103.316	103.095
7.875	103.624	103.398
8.000	103.931	103.700

Ratio 15 yr Fixed (AORP-15F)		
Rate	**30 day**	**45 day**
6.000	100.202	100.054
6.125	100.447	100.293
6.250	100.691	100.533
6.375	100.936	100.773
6.500	101.181	101.012
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7.375	102.895	102.689
7.500	103.139	102.929
7.625	103.384	103.168
7.750	103.629	103.408

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**
6.250	99.629	99.470
6.375	99.936	99.773
6.500	100.244	100.075
6.625	100.551	100.377
6.750	100.858	100.679
6.875	101.165	100.981
7.000	101.473	101.283
7.125	101.780	101.585
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7.625	103.009	102.793
7.750	103.316	103.095
7.875	103.624	103.398
8.000	103.931	103.700

Income 15 yr Fixed (AOIP-15F)		
Rate	**30 day**	**45 day**
6.000	100.202	100.202
6.125	100.447	100.447
6.250	100.691	100.691
6.375	100.936	100.936
6.500	101.181	101.181
6.625	101.426	101.426
6.750	101.671	101.671
6.875	101.915	101.915
7.000	102.160	102.160
7.125	102.405	102.405
7.250	102.650	102.650
7.375	102.895	102.895
7.500	103.139	103.139
7.625	103.384	103.384
7.750	103.629	103.629

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