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: 9/28/2015

Release Time: 10:00 AM ET

30 Day Lock Exp.: 10/28/2015
45 Day Lock Exp.: 11/12/2015
60 Day Lock Exp.: 11/30/2015

STANDARD GOVERNMENT PRODUCT

30/25 Year Government
Standard Product

Rate	30 Day	45 Day	60 Day
3.250	100.484	100.234	99.984
3.375	101.022	100.772	100.522
3.500	101.532	101.282	101.032
3.625	102.014	101.764	101.514
3.750	103.170	102.920	102.670
3.875	103.657	103.407	103.157
4.000	104.066	103.816	103.566
4.125	104.430	104.180	103.930
4.250	105.078	104.828	104.578
4.375	105.460	105.210	104.960
4.500	105.768	105.518	105.268
4.625	106.079	105.829	105.579
4.750	106.282	106.032	105.782
4.875	106.615	106.365	106.115
5.000	106.923	106.673	106.423
5.125	107.234	106.984	106.734
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	100.233	99.983	99.733
3.375	100.771	100.521	100.271
3.500	101.281	101.031	100.781
3.625	101.763	101.513	101.263
3.750	102.919	102.669	102.419
3.875	103.406	103.156	102.906
4.000	103.815	103.565	103.315
4.125	104.179	103.929	103.679
4.250	104.827	104.577	104.327
4.375	105.209	104.959	104.709
4.500	105.517	105.267	105.017
4.625	105.828	105.578	105.328
4.750	106.031	105.781	105.531
4.875	106.364	106.114	105.864
5.000	106.672	106.422	106.172
5.125	106.983	106.733	106.483
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	100.596	100.346	100.096
2.875	101.047	100.797	100.547
3.000	101.465	101.215	100.965
3.125	101.875	101.625	101.375
3.250	102.723	102.473	102.223
3.375	103.126	102.876	102.626
3.500	103.451	103.201	102.951
3.625	103.729	103.479	103.229
3.750	104.002	103.752	103.502
3.875	104.293	104.043	103.793
4.000	104.542	104.292	104.042
4.125	104.769	104.519	104.269
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	98.455	98.205	97.955
3.000	98.453	98.203	97.953
3.125	98.452	98.202	97.952
3.250	100.575	100.325	100.075
3.375	100.572	100.322	100.072

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	99.984	99.734	99.484
3.375	100.522	100.272	100.022
3.500	101.032	100.782	100.532
3.625	101.514	101.264	101.014
3.750	102.670	102.420	102.170
3.875	103.157	102.907	102.657
4.000	103.566	103.316	103.066
4.125	103.930	103.680	103.430
4.250	104.578	104.328	104.078
4.375	104.960	104.710	104.460
4.500	105.268	105.018	104.768
4.625	105.579	105.329	105.079
4.750	105.782	105.532	105.282
4.875	106.115	105.865	105.615
5.000	106.423	106.173	105.923
5.125	106.734	106.484	106.234
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	99.946	99.696	99.446
2.875	100.397	100.147	99.897
3.000	100.815	100.565	100.315
3.125	101.225	100.975	100.725
3.250	102.073	101.823	101.573
3.375	102.476	102.226	101.976
3.500	102.801	102.551	102.301
3.625	103.079	102.829	102.579
3.750	103.352	103.102	102.852
3.875	103.643	103.393	103.143
4.000	103.892	103.642	103.392
4.125	104.119	103.869	103.619
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	99.733	99.483	99.233
3.375	100.271	100.021	99.771
3.500	100.781	100.531	100.281
3.625	101.263	101.013	100.763
3.750	102.419	102.169	101.919
3.875	102.906	102.656	102.406
4.000	103.315	103.065	102.815
4.125	103.679	103.429	103.179
4.250	104.327	104.077	103.827
4.375	104.709	104.459	104.209
4.500	105.017	104.767	104.517
4.625	105.328	105.078	104.828
4.750	105.531	105.281	105.031
4.875	105.864	105.614	105.364
5.000	106.172	105.922	105.672
5.125	106.483	106.233	105.983
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	97.715	97.465	97.215
3.000	97.713	97.463	97.213
3.125	97.712	97.462	97.212
3.250	99.835	99.585	99.335
3.375	99.832	99.582	99.332

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	98.857	98.607	98.357
4.000	101.391	101.141	100.891
4.500	103.093	102.843	102.593
5.000	104.248	103.998	103.748

15 Year One Time Close "OTC"
Specialty Product

Rate	30 Day	45 Day	60 Day
3.000	99.181	98.931	98.681
3.500	101.167	100.917	100.667
4.000	102.258	102.008	101.758
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	9/28/2015	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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DURP 30/25 Year

Rate	≤ 105% LTV 30 Day	≤ 105% LTV 45 Day	≤ 105% LTV 60 Day	> 105% LTV 30 Day	> 105% LTV 45 Day	> 105% LTV 60 Day
3.250	96.007	95.757	95.507	93.407	93.157	92.907
3.375	96.836	96.586	96.336	94.541	94.291	94.041
3.500	97.730	97.480	97.230	95.739	95.489	95.239
3.625	98.714	98.464	98.214	97.028	96.778	96.528
3.750	99.624	99.374	99.124	98.200	97.950	97.700
3.875	100.280	100.030	99.780	99.028	98.778	98.528
3.990	100.909	100.659	100.409	99.829	99.579	99.329
4.000	101.009	100.759	100.509	99.929	99.679	99.429
4.125	101.822	101.572	101.322	100.914	100.664	100.414
4.250	102.584	102.334	102.084	101.825	101.575	101.325
4.375	103.144	102.894	102.644	102.486	102.236	101.986
4.500	103.718	103.468	103.218	103.163	102.913	102.663
4.625	104.290	104.040	103.790	103.836	103.586	103.336
4.750	104.847	104.597	104.347	104.475	104.225	103.975
4.875	105.277	105.027	104.777	104.943	104.693	104.443
4.990	105.613	105.363	105.113	105.319	105.069	104.819
5.000	105.713	105.463	105.213	105.419	105.169	104.919
5.125	106.201	105.951	105.701	N/A	N/A	N/A

DURP 20 Year

Rate	≤ 105% LTV 30 Day	≤ 105% LTV 45 Day	≤ 105% LTV 60 Day	> 105% LTV 30 Day	> 105% LTV 45 Day	> 105% LTV 60 Day
3.250	96.201	95.951	95.701	95.635	95.385	95.135
3.375	97.082	96.832	96.582	96.490	96.240	95.990
3.500	97.940	97.690	97.440	97.397	97.147	96.897
3.625	98.767	98.517	98.267	98.348	98.098	97.848
3.750	99.515	99.265	99.015	99.234	98.984	98.734
3.875	100.073	99.823	99.573	99.874	99.624	99.374
3.990	100.517	100.267	100.017	100.463	100.213	99.963
4.000	100.617	100.367	100.117	100.563	100.313	100.063
4.125	101.197	100.947	100.697	101.352	101.102	100.852
4.250	101.755	101.505	101.255	102.068	101.818	101.568
4.375	102.329	102.079	101.829	102.613	102.363	102.113
4.500	102.918	102.668	102.418	103.197	102.947	102.697
4.625	103.512	103.262	103.012	103.812	103.562	103.312
4.750	104.034	103.784	103.534	104.369	104.119	103.869
4.875	104.350	104.100	103.850	104.716	104.466	104.216
4.990	104.566	104.316	104.066	104.964	104.714	104.464
5.000	104.666	104.416	104.166	105.064	104.814	104.564
5.125	104.982	104.732	104.482	N/A	N/A	N/A

DURP 15 Year

Rate	≤ 105% LTV 30 Day	≤ 105% LTV 45 Day	≤ 105% LTV 60 Day	> 105% LTV 30 Day	> 105% LTV 45 Day	> 105% LTV 60 Day
2.250	93.846	93.596	93.346	N/A	N/A	N/A
2.375	95.263	95.013	94.763	N/A	N/A	N/A
2.500	96.657	96.407	96.157	93.059	92.809	92.559
2.625	97.680	97.430	97.180	94.283	94.033	93.783
2.750	98.348	98.098	97.848	95.263	95.013	94.763
2.875	99.015	98.765	98.515	96.243	95.993	95.743
2.990	99.583	99.333	99.083	97.123	96.873	96.623
3.000	99.683	99.433	99.183	97.223	96.973	96.723
3.125	100.238	99.988	99.738	98.026	97.776	97.526
3.250	100.708	100.458	100.208	98.683	98.433	98.183
3.375	101.219	100.969	100.719	99.381	99.131	98.881
3.500	101.784	101.534	101.284	100.134	99.884	99.634
3.625	102.259	102.009	101.759	100.747	100.497	100.247
3.750	102.637	102.387	102.137	101.220	100.970	100.720
3.875	103.016	102.766	102.516	101.692	101.442	101.192
3.990	103.296	103.046	102.796	102.066	101.816	101.566
4.000	103.396	103.146	102.896	102.166	101.916	101.666
4.125	103.766	103.516	103.266	102.630	102.380	102.130

DURP 10 Year

Rate	≤ 105% LTV 30 Day	≤ 105% LTV 45 Day	≤ 105% LTV 60 Day	> 105% LTV 30 Day	> 105% LTV 45 Day	> 105% LTV 60 Day
2.250	93.211	92.961	92.711	N/A	N/A	N/A
2.375	94.628	94.378	94.128	N/A	N/A	N/A
2.500	96.022	95.772	95.522	92.859	92.609	92.359
2.625	97.078	96.828	96.578	94.083	93.833	93.583
2.750	97.808	97.558	97.308	95.063	94.813	94.563
2.875	98.538	98.288	98.038	96.043	95.793	95.543
2.990	99.168	98.918	98.668	96.923	96.673	96.423
3.000	99.268	99.018	98.768	97.023	96.773	96.523
3.125	99.807	99.557	99.307	97.826	97.576	97.326
3.250	100.165	99.915	99.665	98.483	98.233	97.983
3.375	100.518	100.268	100.018	99.181	98.931	98.681
3.500	100.881	100.631	100.381	99.934	99.684	99.434
3.625	101.216	100.966	100.716	100.547	100.297	100.047
3.750	101.532	101.282	101.032	101.020	100.770	100.520
3.875	101.849	101.599	101.349	101.492	101.242	100.992
3.990	102.066	101.816	101.566	101.866	101.616	101.366
4.000	102.166	101.916	101.666	101.966	101.716	101.466
4.125	102.474	102.224	101.974	102.430	102.180	101.930

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

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30/25 Year FNMA

Rate	30 day	45 day	60 day
3.000	94.348	94.098	94.073
3.125	95.751	95.501	95.476
3.250	96.969	96.719	96.694
3.375	97.816	97.566	97.541
3.500	98.738	98.488	98.463
3.625	99.735	99.485	99.460
3.750	100.670	100.420	100.395
3.875	101.382	101.132	101.107
3.990	102.108	101.858	101.833
4.000	102.158	101.908	101.883
4.125	102.997	102.747	102.722
4.250	103.783	103.533	103.508
4.375	104.373	104.123	104.098
4.500	104.988	104.738	104.713
4.625	105.627	105.377	105.352
4.750	106.229	105.979	105.954
4.875	106.717	106.467	106.442
4.990	107.155	106.905	106.880
5.000	107.205	106.955	106.930
5.125	107.693	107.443	107.418

20 Year FNMA

Rate	30 day	45 day	60 day
3.000	94.876	94.626	94.376
3.125	96.546	96.296	96.046
3.250	97.965	97.715	97.465
3.375	98.854	98.604	98.354
3.500	99.743	99.493	99.243
3.625	100.631	100.381	100.131
3.750	101.428	101.178	100.928
3.875	102.027	101.777	101.527
3.990	102.577	102.327	102.077
4.000	102.627	102.377	102.127
4.125	103.227	102.977	102.727
4.250	103.832	103.582	103.332
4.375	104.452	104.202	103.952
4.500	105.071	104.821	104.571
4.625	105.690	105.440	105.190
4.750	106.212	105.962	105.712
4.875	106.528	106.278	106.028
4.990	106.794	106.544	106.294
5.000	106.844	106.594	106.344
5.125	107.160	106.910	106.660

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	94.451	94.201	93.951
2.375	95.870	95.620	95.370
2.500	97.290	97.040	96.790
2.625	98.330	98.080	97.830
2.750	99.020	98.770	98.520
2.875	99.710	99.460	99.210
2.990	100.350	100.100	99.850
3.000	100.400	100.150	99.900
3.125	100.988	100.738	100.488
3.250	101.507	101.257	101.007
3.375	102.070	101.820	101.570
3.500	102.678	102.428	102.178
3.625	103.189	102.939	102.689
3.750	103.590	103.340	103.090
3.875	103.991	103.741	103.491
3.990	104.342	104.092	103.842
4.000	104.392	104.142	103.892
4.125	104.793	104.543	104.293

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	95.076	94.826	94.576
2.375	96.495	96.245	95.995
2.500	97.915	97.665	97.415
2.625	98.987	98.737	98.487
2.750	99.740	99.490	99.240
2.875	100.492	100.242	99.992
2.990	101.195	100.945	100.695
3.000	101.245	100.995	100.745
3.125	101.817	101.567	101.317
3.250	102.223	101.973	101.723
3.375	102.630	102.380	102.130
3.500	103.036	102.786	102.536
3.625	103.407	103.157	102.907
3.750	103.745	103.495	103.245
3.875	104.083	103.833	103.583
3.990	104.372	104.122	103.872
4.000	104.422	104.172	103.922
4.125	104.760	104.510	104.260

30/25 Year HB FNMA

Rate	30 day	45 day	60 day
3.125	93.876	93.626	93.376
3.250	95.184	94.934	94.684
3.375	96.312	96.062	95.812
3.500	97.516	97.266	97.016
3.625	98.794	98.544	98.294
3.750	99.920	99.670	99.420
3.875	100.632	100.382	100.132
3.990	101.358	101.108	100.858
4.000	101.408	101.158	100.908
4.125	102.247	101.997	101.747
4.250	102.918	102.668	102.418
4.375	103.149	102.899	102.649
4.500	103.404	103.154	102.904
4.625	103.684	103.434	103.184
4.750	104.017	103.767	103.517
4.875	104.426	104.176	103.926
4.990	104.786	104.536	104.286
5.000	104.836	104.586	104.336
5.125	105.246	104.996	104.746
5.250	105.656	105.406	105.156

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	94.468	94.218	93.968
2.500	96.075	95.825	95.575
2.625	97.286	97.036	96.786
2.750	98.132	97.882	97.632
2.875	98.978	98.728	98.478
2.990	99.775	99.525	99.275
3.000	99.825	99.575	99.325
3.125	100.488	100.238	99.988
3.250	101.007	100.757	100.507
3.375	101.570	101.320	101.070
3.500	102.178	101.928	101.678
3.625	102.576	102.326	102.076
3.750	102.758	102.508	102.258
3.875	102.940	102.690	102.440
3.990	103.072	102.822	102.572
4.000	103.122	102.872	102.622
4.125	103.304	103.054	102.804

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.: 10/28/2015
45 Day Lock Exp.: 11/12/2015
60 Day Lock Exp.: 11/30/2015

W. Rate Sheet Dated: 9/28/2015 **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	94.470	94.220	93.970
3.375	95.688	95.438	95.188
3.500	96.535	96.285	96.035
3.625	97.457	97.207	96.957
3.750	98.454	98.204	97.954
3.875	99.389	99.139	98.889
4.000	100.101	99.851	99.601
4.125	100.877	100.627	100.377
4.250	101.716	101.466	101.216
4.375	102.502	102.252	102.002
4.500	103.092	102.842	102.592
4.625	103.706	103.456	103.206
4.750	104.346	104.096	103.846
4.875	104.948	104.698	104.448
5.000	105.436	105.186	104.936
5.125	105.924	105.674	105.424
5.250	106.412	106.162	105.912

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	93.846	93.596	93.346
3.500	94.968	94.718	94.468
3.625	96.165	95.915	95.665
3.750	97.438	97.188	96.938
3.875	98.614	98.364	98.114
4.000	99.322	99.072	98.822
4.125	100.093	99.843	99.593
4.250	100.927	100.677	100.427
4.375	101.650	101.400	101.150
4.500	101.879	101.629	101.379
4.625	102.132	101.882	101.632
4.750	102.410	102.160	101.910
4.875	102.734	102.484	102.234
5.000	103.144	102.894	102.644
5.125	103.553	103.303	103.053
5.250	103.963	103.713	103.463
5.375	104.373	104.123	103.873

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.: 10/28/2015
45 Day Lock Exp.: 11/12/2015
60 Day Lock Exp.: 11/30/2015

prices are subject to change without notice

W. Rate Sheet Dated: 9/28/2015   **Release Time:** 10:00 AM ET

30/25 Year Open Access ≤ 105.00 LTV

Rate	30 day	45 day	60 day
3.250	95.231	94.981	94.731
3.375	96.356	96.106	95.856
3.500	97.459	97.209	96.959
3.625	98.482	98.232	97.982
3.750	99.276	99.026	98.776
3.875	99.935	99.685	99.435
4.000	100.801	100.551	100.301
4.125	101.686	101.436	101.186
4.250	102.318	102.068	101.818
4.375	102.820	102.570	102.320
4.500	103.567	103.317	103.067
4.625	104.312	104.062	103.812
4.750	104.856	104.606	104.356
4.875	105.326	105.076	104.826
5.000	105.777	105.527	105.277
5.125	106.481	106.231	105.981
5.250	106.996	106.746	106.496

30/25 Year Open Access > 105.00 LTV

Rate	30 day	45 day	60 day
3.250	95.231	94.981	94.731
3.375	96.231	95.981	95.731
3.500	97.334	97.084	96.834
3.625	98.357	98.107	97.857
3.750	99.151	98.901	98.651
3.875	99.810	99.560	99.310
4.000	101.114	100.864	100.614
4.125	101.999	101.749	101.499
4.250	102.631	102.381	102.131
4.375	103.133	102.883	102.633
4.500	104.755	104.505	104.255
4.625	105.500	105.250	105.000
4.750	106.044	105.794	105.544
4.875	106.514	106.264	106.014
5.000	108.027	107.777	107.527
5.125	108.731	108.481	108.231
5.250	109.246	108.996	108.746

20 Year Open Access ≤ 105.00 LTV

Rate	30 day	45 day	60 day
3.250	96.773	96.523	96.273
3.375	97.704	97.454	97.204
3.500	98.603	98.353	98.103
3.625	99.453	99.203	98.953
3.750	100.144	99.894	99.644
3.875	100.742	100.492	100.242
4.000	101.210	100.960	100.710
4.125	101.968	101.718	101.468
4.250	102.561	102.311	102.061
4.375	103.072	102.822	102.572
4.500	103.904	103.654	103.404
4.625	104.582	104.332	104.082
4.750	105.120	104.870	104.620
4.875	105.593	105.343	105.093
5.000	105.164	104.914	104.664
5.125	105.800	105.550	105.300
5.250	106.300	106.050	105.800

20 Year Open Access > 105.00 LTV

Rate	30 day	45 day	60 day
3.250	96.773	96.523	96.273
3.375	97.392	97.142	96.892
3.500	98.291	98.041	97.791
3.625	99.141	98.891	98.641
3.750	99.832	99.582	99.332
3.875	100.430	100.180	99.930
4.000	101.210	100.960	100.710
4.125	101.968	101.718	101.468
4.250	102.561	102.311	102.061
4.375	103.072	102.822	102.572
4.500	104.092	103.842	103.592
4.625	104.770	104.520	104.270
4.750	105.308	105.058	104.808
4.875	105.781	105.531	105.281
5.000	105.602	105.352	105.102
5.125	106.238	105.988	105.738
5.250	106.738	106.488	106.238

15 Year Open Access ≤ 105.00 LTV

Rate	30 day	45 day	60 day
2.250	95.641	95.391	95.141
2.375	96.294	96.044	95.794
2.500	96.948	96.698	96.448
2.625	97.547	97.297	97.047
2.750	98.329	98.079	97.829
2.875	98.973	98.723	98.473
3.000	99.597	99.347	99.097
3.125	100.149	99.899	99.649
3.250	100.648	100.398	100.148
3.375	101.258	101.008	100.758
3.500	101.826	101.576	101.326
3.625	102.335	102.085	101.835
3.750	102.814	102.564	102.314
3.875	103.285	103.035	102.785
4.000	103.498	103.248	102.998
4.125	103.993	103.743	103.493
4.250	104.457	104.207	103.957

15 Year Open Access > 105.00 LTV

Rate	30 day	45 day	60 day
2.250	95.641	95.391	95.141
2.375	94.169	93.919	93.669
2.500	94.823	94.573	94.323
2.625	95.422	95.172	94.922
2.750	96.204	95.954	95.704
2.875	98.348	98.098	97.848
3.000	98.972	98.722	98.472
3.125	99.524	99.274	99.024
3.250	100.023	99.773	99.523
3.375	101.008	100.758	100.508
3.500	101.576	101.326	101.076
3.625	102.085	101.835	101.585
3.750	102.564	102.314	102.064
3.875	103.160	102.910	102.660
4.000	103.373	103.123	102.873
4.125	103.868	103.618	103.368
4.250	104.332	104.082	103.832

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: 9/28/2015
Release Time: 10:00 AM ET

30 Day Lock Exp.: 10/28/2015
45 Day Lock Exp.: 11/12/2015
60 Day Lock Exp.: 11/30/2015

30/25 Year FHLMC

Rate	30 day	45 day	60 day
3.125	N/A	N/A	N/A
3.250	96.641	96.391	96.366
3.375	97.766	97.516	97.491
3.500	98.869	98.619	98.594
3.625	99.892	99.642	99.617
3.750	100.686	100.436	100.411
3.875	101.345	101.095	101.070
3.990	102.161	101.911	101.886
4.000	102.211	101.961	101.936
4.125	103.096	102.846	102.821
4.250	103.728	103.478	103.453
4.375	104.230	103.980	103.955
4.500	104.977	104.727	104.702
4.625	105.722	105.472	105.447
4.750	106.266	106.016	105.991
4.875	106.736	106.486	106.461
4.990	107.137	106.887	106.862
5.000	107.187	106.937	106.912
5.125	107.891	107.641	107.616
5.250	108.406	108.156	108.131

20 Year FHLMC

Rate	30 day	45 day	60 day
3.125	N/A	N/A	N/A
3.250	98.283	98.033	97.783
3.375	99.214	98.964	98.714
3.500	100.113	99.863	99.613
3.625	100.963	100.713	100.463
3.750	101.654	101.404	101.154
3.875	102.252	102.002	101.752
3.990	102.670	102.420	102.170
4.000	102.720	102.470	102.220
4.125	103.478	103.228	102.978
4.250	104.071	103.821	103.571
4.375	104.582	104.332	104.082
4.500	105.414	105.164	104.914
4.625	106.092	105.842	105.592
4.750	106.630	106.380	106.130
4.875	107.103	106.853	106.603
4.990	106.624	106.374	106.124
5.000	106.674	106.424	106.174
5.125	107.310	107.060	106.810
5.250	107.810	107.560	107.310

15 Year FHLMC

Rate	30 day	45 day	60 day
2.125	N/A	N/A	N/A
2.250	96.551	96.301	96.051
2.375	97.204	96.954	96.704
2.500	97.858	97.608	97.358
2.625	98.457	98.207	97.957
2.750	99.239	98.989	98.739
2.875	99.883	99.633	99.383
2.990	100.457	100.207	99.957
3.000	100.507	100.257	100.007
3.125	101.059	100.809	100.559
3.250	101.558	101.308	101.058
3.375	102.168	101.918	101.668
3.500	102.736	102.486	102.236
3.625	103.245	102.995	102.745
3.750	103.724	103.474	103.224
3.875	104.195	103.945	103.695
3.990	104.358	104.108	103.858
4.000	104.408	104.158	103.908
4.125	104.903	104.653	104.403
4.250	105.367	105.117	104.867

Adjustments

Applicable for all mortgages with greater than 15 year terms

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

* A minimum required credit score of 620 applies to all mortgage loans delivered to AFR in accordance with the Selling Guide

Cash-Out Refinance

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

Feature Adjustments

LTV	> 75.00 %		
Condo (Excl 15 yr. & Home Possible)	-0.750		
LTV	≤ 75%	>75%-80%	> 80%
Investment Property	-2.125	-3.375	-4.125
LTV	All		
Manufactured Home	-1.000		

Mortgages with Subordinate Financing

LTV Range	CLTV Range	Non Interest-Only LLPA Credit Score < 720	Non Interest-Only LLPA Credit Score ≥ 720
≤ 75.00%	≤ 80.00%	-0.375	-0.375
≤ 65.00%	80.01 - 95.00%	-0.875	-0.625
65.01 - 75.00%	80.01 - 95.00%	-1.125	-0.875
75.01 - 95.00%	76.01 - 95.00%	-1.375	-1.125

Multi Unit

LTV → / Units ↓	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.01%	> 90.00%
2-Unit	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
3-4 Unit	-1.000	-1.000	-1.000	-1.000	-1.500	-2.000	-2.000

Super Conforming Mortgage

LTV	≤ 75.00%	75.01 - 80.00%	> 80.00%
Purchase & No Cash-Out Refi	-0.250	-0.250	-0.250
Cash-Out Refi	-1.000	N/A	N/A

All Loan Type Adjustments

Adjusters	All Terms
NY	-0.250
AZ, CA, FL, GA, LA, MA, NJ, NV, UT	-0.150
Escrow Waiver	-0.250
Loan Amount Adjusters	**All Terms**
$0 - $74,999	-2.000
$75,000 - $124,999	-0.750
$125,000 - $199,999	-0.375
$200,000 - $417,000	0.000
Super Conforming	-1.000
TX Equity Section 50(a)(6)	
All Terms & LTVs	-1.000
Extension Fee	-0.018 per calendar day

Lender Paid MI Adjustments (cumulative with above adjustments)

LPMI Adjust Term > 20 yr & All Manuf.

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

LPMI Adjust Term ≤ 20 yr

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

Additional LPMI Premium Adjustments

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

*** Does not apply in HI**

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Flood Certification = $10.00 FHA ID# - 1358600006

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60 Day Lock Exp.: 11/30/2015

prices are subject to change without notice

W. Rate Sheet Dated: 9/28/2015
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	96.641	96.391	96.366
3.375	97.766	97.516	97.491
3.500	98.869	98.619	98.594
3.625	99.892	99.642	99.617
3.750	100.686	100.436	100.411
3.875	101.345	101.095	101.070
3.990	102.161	101.911	101.886
4.000	102.211	101.961	101.936
4.125	103.096	102.846	102.821
4.250	103.728	103.478	103.453
4.375	104.230	103.980	103.955
4.500	104.977	104.727	104.702
4.625	105.722	105.472	105.447
4.750	106.266	106.016	105.991
4.875	106.736	106.486	106.461
4.990	107.137	106.887	106.862
5.000	107.187	106.937	106.912
5.125	107.891	107.641	107.616
5.250	108.406	108.156	108.131

20 Year FHLMC HP & HPA

Rate	30 day	45 day	60 day
3.125	N/A	N/A	N/A
3.250	98.283	98.033	97.783
3.375	99.214	98.964	98.714
3.500	100.113	99.863	99.613
3.625	100.963	100.713	100.463
3.750	101.654	101.404	101.154
3.875	102.252	102.002	101.752
3.990	102.670	102.420	102.170
4.000	102.720	102.470	102.220
4.125	103.478	103.228	102.978
4.250	104.071	103.821	103.571
4.375	104.582	104.332	104.082
4.500	105.414	105.164	104.914
4.625	106.092	105.842	105.592
4.750	106.630	106.380	106.130
4.875	107.103	106.853	106.603
4.990	106.624	106.374	106.124
5.000	106.674	106.424	106.174
5.125	107.310	107.060	106.810
5.250	107.810	107.560	107.310

15 Year FHLMC HP & HPA

Rate	30 day	45 day	60 day
2.125	N/A	N/A	N/A
2.250	96.551	96.301	96.051
2.375	97.204	96.954	96.704
2.500	97.858	97.608	97.358
2.625	98.457	98.207	97.957
2.750	99.239	98.989	98.739
2.875	99.883	99.633	99.383
2.990	100.457	100.207	99.957
3.000	100.507	100.257	100.007
3.125	101.059	100.809	100.559
3.250	101.558	101.308	101.058
3.375	102.168	101.918	101.668
3.500	102.736	102.486	102.236
3.625	103.245	102.995	102.745
3.750	103.724	103.474	103.224
3.875	104.195	103.945	103.695
3.990	104.358	104.108	103.858
4.000	104.408	104.158	103.908
4.125	104.903	104.653	104.403
4.250	105.367	105.117	104.867

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

30 Day Lock Exp.: 10/28/2015
45 Day Lock Exp.: 11/12/2015
60 Day Lock Exp.: 11/30/2015

prices are subject to change without notice

W. Rate Sheet Dated: 9/28/2015 **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	97.470	97.330	97.189
4.000	98.095	97.955	97.814
4.125	98.657	98.517	98.376
4.250	99.219	99.079	98.938
4.375	99.750	99.610	99.469
4.500	100.281	100.141	100.000
4.625	100.750	100.610	100.469
4.750	101.219	101.079	100.938
4.875	101.688	101.548	101.407
5.000	101.938	101.798	101.657
5.125	102.188	102.048	101.907
5.250	102.407	102.267	102.126

Non-Conforming 15 year Fixed
Max Price After Adjustments 101.250

Rate	30 day	45 day	60 day
3.375	98.611	98.486	98.361
3.500	99.033	98.908	98.783
3.625	99.471	99.331	99.190
3.750	99.924	99.799	99.674
3.875	100.330	100.205	100.080
4.000	100.705	100.580	100.455
4.125	101.018	100.893	100.768
4.250	101.299	101.174	101.049
4.375	101.487	101.362	101.237
4.500	101.612	101.487	101.362
4.625	101.737	101.612	101.487
4.750	101.800	101.675	101.550

Risk Based Price Adjustments - AFR Jumbo Fixed

LTV/CLTV → FICO ↓	≤ 60.00%	60.01 - 65.00%	65.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%
≥ 780	0.600	0.500	0.450	0.000	-0.250	-1.375
760 - 779	0.600	0.500	0.300	-0.150	-0.375	-1.875
740 - 759	0.600	0.500	0.100	-0.300	-0.500	-2.000
720 - 739	0.500	0.450	0.000	-0.450	-0.850	N/A
700 - 719	0.400	0.300	-0.200	-0.750	-1.250*	N/A
680 - 699	0.300*	0.200*	-0.500*	-1.000*	-1.500*	N/A
Loan Balance						
≤ $500,000	0.000	0.000	0.000	0.000	0.000	0.000
$500,001 - $1,000,000	0.000	0.000	0.000	0.000	0.000	0.000
$1,000,001 - $1,500,000	0.000	0.000	-0.125	-0.250	-0.375*	-0.375*
$1,500,001 - $2,000,000	0.000	0.000	-0.250	-0.375*	-0.500*	-0.500*
$2,000,001 - $2,500,000	-0.125*	-0.250*	-0.375*	N/A	N/A	N/A
$2,500,001 - $3,000,000	-0.125*	-0.250*	N/A	N/A	N/A	N/A
$3,000,001 - $3,500,000	-0.375*	N/A	N/A	N/A	N/A	N/A
$3,500,001 - $4,000,000	-0.500*	N/A	N/A	N/A	N/A	N/A
$4,000,001 - $4,500,000	-0.625*	N/A	N/A	N/A	N/A	N/A
$4,500,001 - $5,000,000	-0.750*	N/A	N/A	N/A	N/A	N/A
Occupancy						
Second Home	-0.150	-0.200	-0.300	-0.450	-1.000	N/A
Property Types						
Condos	0.000	0.000	-0.125	-0.125	-0.125	-0.125
State Adjustments						
AZ	0.000	0.000	0.000	-0.250	-0.250	-0.250
FL	0.000	0.000	0.000	-0.250	-0.250	-0.250
MI	0.000	0.000	0.000	-0.375	-0.375	-0.375
NV	0.000	0.000	0.000	-0.375	-0.375	-0.375
Other Adjustments						
Cash-Out	-0.250	-0.300	-0.500	-1.500	N/A	N/A
DTI > 40	0.000	0.000	0.000	-0.125	-0.125	N/A
No Escrow	-0.100	-0.100	-0.100	-0.100	-0.100	-0.100
Purchase	0.250	0.250	0.250	0.375	0.375	0.000
Extension Options	-0.018 per calendar day					

* Please see High Reserve Guidelines

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30 Day Lock Exp.: 10/28/2015
45 Day Lock Exp.: 11/12/2015

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
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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
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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: 9/28/2015 **Release Time:** 10:00 AM ET
30 Day Lock Exp.: 10/28/2015
45 Day Lock Exp.: 11/12/2015

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
6.625	101.426	101.252
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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
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

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	

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Flood Certification = $10.00 FHA ID# - 1358600006

Full Lock Desk Policy Can Be Found Here | AFR Guidelines