



AMERICAN
FINANCIAL RESOURCES, INC.
WHOLESALE MORTGAGE DIVISION

[AFR Rate Sheet Archive](#)

LockDesk@afrwholesale.com

1-877-588-2706

10:00 am ET - 7:00 pm ET

45 Day Lock Exp.: 11/13/2014

60 Day Lock Exp.: 12/1/2014

Release Time: 10:00 AM ET

STANDARD GOVERNMENT PRODUCT

Standard Product

Rate	30 Day	45 Day	60 Day
3.375	100.039	99.789	99.539
3.750	100.789	100.539	100.289
3.625	100.889	100.639	100.389
3.750	102.609	102.359	102.109
3.875	103.109	102.859	102.609
4.000	103.809	103.559	103.309
4.125	103.909	103.659	103.409
4.250	105.265	105.015	104.765
4.375	105.615	105.400	105.150
4.500	106.150	105.865	105.615
4.625	106.215	105.965	105.715
4.750	107.130	106.880	106.630
4.875	107.530	107.280	107.030
5.000	108.130	107.880	107.630
5.125	108.230	107.980	107.730
5.250	109.021	108.771	108.521
5.375	108.509	108.259	108.009
5.500	108.009	108.759	108.509
5.625	109.209	108.959	108.709

Standard Product

Rate	30 Day	45 Day	60 Day
3.375	99.789	99.539	99.289
3.500	100.539	100.289	100.039
3.625	100.639	100.389	100.139
3.750	102.359	102.109	101.859
3.875	102.859	102.609	102.359
4.000	103.559	103.309	103.059
4.125	103.659	103.409	103.159
4.250	105.015	104.765	104.515
4.375	105.400	105.150	104.900
4.500	105.865	105.615	105.365
4.625	105.965	105.715	105.465
4.750	107.030	106.780	106.530
4.875	107.430	107.180	106.930
5.000	108.030	107.780	107.530
5.125	108.130	107.880	107.630
5.250	108.921	108.671	108.421
5.375	108.409	108.159	107.909
5.500	108.909	108.659	108.409
5.625	109.109	108.859	108.609

Standard Product

	Standard Product		
Rate	30 Day	45 Day	60 Day
2.750	99.845	99.595	99.345
2.875	100.145	99.895	99.645
3.000	100.395	100.145	99.895
3.125	100.545	100.295	100.045
3.250	102.138	101.888	101.638
3.375	102.438	102.188	101.938
3.500	102.688	102.438	102.188
3.625	102.838	102.588	102.338
3.750	104.017	103.767	103.517
3.875	104.317	104.067	103.817
4.000	104.567	104.317	104.067
4.125	104.717	104.467	104.217
4.250	104.376	104.126	103.876
4.375	104.676	104.426	104.176
4.500	104.776	104.526	104.276
4.625	104.926	104.676	104.426
4.750	104.926	104.676	104.426

Standard Product

Standard Product			
Rate	30 Day	45 Day	60 Day
2.875	100.396	100.146	99.896
3.000	100.646	100.396	100.146
3.125	100.746	100.496	100.246
3.250	101.615	101.365	101.115
3.375	101.865	101.615	101.365
Margin = 2.250		Index = 0.120	

Purchase Transaction

Government Purchase Transactions	0.250
Buyer's Bonus excludes all Specialty Government products.	

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

Specialty Product

Rate	30 Day	45 Day	60 Day
3.375	99.239	98.989	98.739
3.500	99.989	99.739	99.489
3.625	100.089	99.839	99.589
3.750	101.809	101.559	101.309
3.875	102.309	102.059	101.809
4.000	103.009	102.759	102.509
4.125	103.109	102.859	102.609
4.250	104.465	104.215	103.965
4.375	104.850	104.600	104.350
4.500	105.315	105.065	104.815
4.625	105.415	105.165	104.915
4.750	106.330	106.080	105.830
4.875	106.730	106.480	106.230
5.000	107.330	107.080	106.830
5.125	107.430	107.180	106.930
5.250	108.221	107.971	107.721
5.375	107.709	107.459	107.209
5.500	108.209	107.959	107.709
5.625	108.409	108.159	107.909

Specialty Product

	Specimen	Product	
Rate	30 Day	45 Day	60 Day
2.750	99.145	98.895	98.645
2.875	99.445	99.195	98.945
3.000	99.695	99.445	99.195
3.125	99.845	99.595	99.345
3.250	101.438	101.188	100.938
3.375	101.738	101.488	101.238
3.500	101.988	101.738	101.488
3.625	102.138	101.888	101.638
3.750	103.317	103.067	102.817
3.875	103.617	103.367	103.117
4.000	103.867	103.617	103.367
4.125	104.017	103.767	103.517
4.250	103.676	103.426	103.176
4.375	103.976	103.726	103.476
4.500	104.076	103.826	103.576
4.625	104.226	103.976	103.726
4.750	104.226	103.976	103.726

Specialty Adj.	Manufactured Homes "OTC exempt"	-1.000
	Full 203K / 203K(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	
FICO 640 - 659		-0.500	
FICO 620 - 639		-0.750	
FICO 600 - 619		-1.500	
Base Loan Amount Adjuster			
\$0 - \$74,999		-2.000	
\$75,000 - \$124,999		-0.750	
\$125,000 - \$199,999		-0.375	
High Balance		-1.000	
VA Jumbo		-1.500	
Extension Options:		-0.018 per calendar day	
Max USDA - GRH Rate Today	9/29/2014	4.500%	

American Financial Resources, Inc. - Announcements

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.

FHA ID# - 1358600006

AFR Guidelines

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

W. Rate Sheet Dated: 9/29/2014

prices are subject to change without notice

Release Time: 10:00 AM ET

DURP 30/25 Year						
Rate	≤ 105% LTV			> 105% LTV		
	30 Day	45 Day	60 Day	30 Day	45 Day	60 Day
3.125	N/A	N/A	N/A	N/A	N/A	N/A
3.250	93.324	93.074	92.824	N/A	N/A	N/A
3.375	94.367	94.117	93.867	N/A	N/A	N/A
3.500	95.410	95.160	94.910	N/A	N/A	N/A
3.625	96.453	96.203	95.953	93.909	93.659	93.409
3.750	97.444	97.194	96.944	95.114	94.864	94.614
3.875	98.335	98.085	97.835	96.177	95.927	95.677
4.000	99.264	99.014	98.764	97.278	97.028	96.778
4.125	100.230	99.980	99.730	98.416	98.166	97.916
4.250	101.117	100.867	100.617	99.482	99.232	98.982
4.375	101.813	101.563	101.313	100.373	100.123	99.873
4.500	102.606	102.356	102.106	101.361	101.111	100.861
4.625	103.496	103.246	102.996	102.447	102.197	101.947
4.750	104.296	104.046	103.796	103.488	103.238	102.988
4.875	104.795	104.545	104.295	104.322	104.072	103.822
5.000	105.390	105.140	104.890	105.253	105.003	104.753
5.125	106.084	105.834	105.584	N/A	N/A	N/A
5.250	106.784	106.534	106.284	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	92.914	92.664	92.414	N/A	N/A	N/A
3.250	94.462	94.212	93.962	92.709	92.459	92.209
3.375	95.380	95.130	94.880	93.971	93.721	93.471
3.500	96.298	96.048	95.798	95.233	94.983	94.733
3.625	97.216	96.966	96.716	96.495	96.245	95.995
3.750	98.069	97.819	97.569	97.589	97.339	97.089
3.875	98.786	98.536	98.286	98.340	98.090	97.840
4.000	99.503	99.253	99.003	99.128	98.878	98.628
4.125	100.220	99.970	99.720	99.954	99.704	99.454
4.250	100.917	100.667	100.417	100.715	100.465	100.215
4.375	101.571	101.321	101.071	101.317	101.067	100.817
4.500	102.225	101.975	101.725	102.016	101.766	101.516
4.625	102.880	102.630	102.380	102.813	102.563	102.313
4.750	103.498	103.248	102.998	103.504	103.254	103.004
4.875	104.041	103.791	103.541	103.862	103.612	103.362
5.000	104.584	104.334	104.084	104.317	104.067	103.817
5.125	105.127	104.877	104.627	104.869	104.619	104.369
5.250	N/A	N/A	N/A	105.474	105.224	104.974

DURP 15 Year						
Rate	≤ 105% LTV			> 105% LTV		
	30 Day	45 Day	60 Day	30 Day	45 Day	60 Day
3.000	98.812	98.562	98.312	96.007	95.757	95.507
3.125	99.431	99.181	98.931	96.836	96.586	96.336
3.250	99.880	99.630	99.380	97.456	97.206	96.956
3.375	100.468	100.218	99.968	98.216	97.966	97.716
3.500	101.198	100.948	100.698	99.118	98.868	98.618
3.625	101.747	101.497	101.247	99.774	99.524	99.274
3.750	102.131	101.881	101.631	100.205	99.955	99.705
3.875	102.634	102.384	102.134	100.755	100.505	100.255
4.000	103.258	103.008	102.758	101.426	101.176	100.926
4.125	103.645	103.395	103.145	101.908	101.658	101.408
4.250	103.755	103.505	103.255	102.158	101.908	101.658
4.375	103.853	103.603	103.353	102.397	102.147	101.897
4.500	103.940	103.690	103.440	102.625	102.375	102.125
4.625	103.983	103.733	103.483	102.695	102.445	102.195
4.750	103.991	103.741	103.491	102.625	102.375	102.125
4.875	103.999	103.749	103.499	102.555	102.305	102.055
5.000	104.007	103.757	103.507	102.484	102.234	101.984
5.125	104.015	103.765	103.515	102.414	102.164	101.914

DURP 10 Year						
Rate	≤ 105% LTV			> 105% LTV		
	30 Day	45 Day	60 Day	30 Day	45 Day	60 Day
3.000	98.669	98.419	98.169	95.807	95.557	95.307
3.125	99.279	99.029	98.779	96.636	96.386	96.136
3.250	99.739	99.489	99.239	97.256	97.006	96.756
3.375	100.200	99.950	99.700	98.016	97.766	97.516
3.500	100.661	100.411	100.161	98.918	98.668	98.418
3.625	101.070	100.820	100.570	99.574	99.324	99.074
3.750	101.431	101.181	100.931	100.005	99.755	99.505
3.875	101.791	101.541	101.291	100.555	100.305	100.055
4.000	102.152	101.902	101.652	101.226	100.976	100.726
4.125	102.376	102.126	101.876	101.708	101.458	101.208
4.250	102.475	102.225	101.975	101.958	101.708	101.458
4.375	102.573	102.323	102.073	102.197	101.947	101.697
4.500	102.672	102.422	102.172	102.425	102.175	101.925
4.625	102.723	102.473	102.223	102.495	102.245	101.995
4.750	102.731	102.481	102.231	102.425	102.175	101.925
4.875	102.739	102.489	102.239	102.355	102.105	101.855
5.000	102.747	102.497	102.247	102.284	102.034	101.784
5.125	102.755	102.505	102.255	102.214	101.964	101.714

Applicable for all mortgage with greater than 15 year terms										
LTV →	≤ 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%
720 - 739	0.250	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
700 - 719	0.250	-0.500	-0.500	-0.500	-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 delivered 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	

Product Feature	LTV Range									
	≤ 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	-1.750	-1.750	-1.750	-3.000	-3.750	-3.750	-3.750	-3.750	-3.750	-3.750
High-LTV										
30/25 year	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.500	-1.000	-1.000
20/15/10 year	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.500	-1.000	-1.000
Multiple-Unit Properties										
2-Unit Property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
3-4 Unit Property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
Condominium	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750

Refi Plus Mortgages with Subordinate Financing *			
LTV Range	CLTV Range	Non Interest-Only LLPA	
		Credit Score < 720	Credit Score ≥ 720
65.01 - 75.00%	90.01 - 95.00%	-0.500	-0.250
75.01 - 95.00%	90.01 - 95.00%	-0.500	-0.250
75.01 - 90.00%	76.01 - 90.00%	-0.250	0.000
Any	>95.00%	-1.500	-1.500

* If the subordinate financing is a Community Seconds® loan, these LLPA's 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

Lock Desk Policy

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

Flood Certification = \$10.00

FHA ID# - 1358600006

Full Lock Desk Policy Can Be Found Here

AFR Guidelines

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

30/25 Year FNMA			
Rate	30 day	45 day	60 day
3.125	N/A	N/A	N/A
3.250	94.474	94.224	94.199
3.375	95.517	95.267	95.242
3.500	96.560	96.310	96.285
3.625	97.603	97.353	97.328
3.750	98.594	98.344	98.319
3.875	99.485	99.235	99.210
3.990	100.364	100.114	100.089
4.000	100.414	100.164	100.139
4.125	101.380	101.130	101.105
4.250	102.267	102.017	101.992
4.375	102.963	102.713	102.688
4.500	103.756	103.506	103.481
4.625	104.646	104.396	104.371
4.750	105.446	105.196	105.171
4.875	105.945	105.695	105.670
4.990	106.490	106.240	106.215
5.000	106.540	106.290	106.265
5.125	107.234	106.984	106.959
5.250	107.934	107.684	107.659

20 Year FNMA			
Rate	30 day	45 day	60 day
3.000	N/A	N/A	N/A
3.125	94.924	94.674	94.424
3.250	96.472	96.222	95.972
3.375	97.390	97.140	96.890
3.500	98.308	98.058	97.808
3.625	99.226	98.976	98.726
3.750	100.079	99.829	99.579
3.875	100.796	100.546	100.296
3.990	101.463	101.213	100.963
4.000	101.513	101.263	101.013
4.125	102.230	101.980	101.730
4.250	102.927	102.677	102.427
4.375	103.581	103.331	103.081
4.500	104.235	103.985	103.735
4.625	104.890	104.640	104.390
4.750	105.508	105.258	105.008
4.875	106.051	105.801	105.551
4.990	106.544	106.294	106.044
5.000	106.594	106.344	106.094
5.125	107.137	106.887	106.637

15 Year FNMA			
Rate	30 day	45 day	60 day
3.000	99.562	99.312	99.062
3.125	100.181	99.931	99.681
3.250	100.630	100.380	100.130
3.375	101.218	100.968	100.718
3.500	101.948	101.698	101.448
3.625	102.497	102.247	101.997
3.750	102.881	102.631	102.381
3.875	103.384	103.134	102.884
3.990	103.958	103.708	103.458
4.000	104.008	103.758	103.508
4.125	104.395	104.145	103.895
4.250	104.505	104.255	104.005
4.375	104.603	104.353	104.103
4.500	104.690	104.440	104.190
4.625	104.733	104.483	104.233
4.750	104.741	104.491	104.241
4.875	104.749	104.499	104.249
4.990	104.707	104.457	104.207
5.000	104.757	104.507	104.257
5.125	104.765	104.515	104.265

10 Year FNMA			
Rate	30 day	45 day	60 day
3.000	100.679	100.429	100.179
3.125	101.289	101.039	100.789
3.250	101.749	101.499	101.249
3.375	102.210	101.960	101.710
3.500	102.671	102.421	102.171
3.625	103.080	102.830	102.580
3.750	103.441	103.191	102.941
3.875	103.801	103.551	103.301
3.990	104.112	103.862	103.612
4.000	104.162	103.912	103.662
4.125	104.386	104.136	103.886
4.250	104.485	104.235	103.985
4.375	104.583	104.333	104.083
4.500	104.682	104.432	104.182
4.625	104.733	104.483	104.233
4.750	104.741	104.491	104.241
4.875	104.749	104.499	104.249
4.990	104.707	104.457	104.207
5.000	104.757	104.507	104.257
5.125	104.765	104.515	104.265

30/25 Year HB FNMA			
Rate	30 day	45 day	60 day
3.000	N/A	N/A	N/A
3.125	N/A	N/A	N/A
3.250	N/A	N/A	N/A
3.375	N/A	N/A	N/A
3.500	95.193	94.943	94.693
3.625	96.455	96.205	95.955
3.750	97.599	97.349	97.099
3.875	98.506	98.256	98.006
3.990	99.400	99.150	98.900
4.000	99.450	99.200	98.950
4.125	100.432	100.182	99.932
4.250	101.340	101.090	100.840
4.375	102.067	101.817	101.567
4.500	102.891	102.641	102.391
4.625	103.813	103.563	103.313
4.750	104.591	104.341	104.091
4.875	104.957	104.707	104.457
4.990	105.370	105.120	104.870
5.000	105.420	105.170	104.920
5.125	105.980	105.730	105.480

15 Year HB FNMA			
Rate	30 day	45 day	60 day
3.000	98.957	98.707	98.457
3.125	99.681	99.431	99.181
3.250	100.130	99.880	99.630
3.375	100.718	100.468	100.218
3.500	101.448	101.198	100.948
3.625	101.883	101.633	101.383
3.750	102.048	101.798	101.548
3.875	102.333	102.083	101.833
3.990	102.688	102.438	102.188
4.000	102.738	102.488	102.238
4.125	102.923	102.673	102.423
4.250	102.845	102.595	102.345
4.375	102.755	102.505	102.255
4.500	102.655	102.405	102.155
4.625	102.592	102.342	102.092
4.750	102.569	102.319	102.069
4.875	102.545	102.295	102.045
4.990	102.472	102.222	101.972
5.000	102.522	102.272	102.022
5.125	102.499	102.249	101.999

Adjustments

Applicable for all mortgages with greater than 15 year terms									
LTV →	≤ 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 - 100.00%
FICO ↓									
≥ 740	0.250	0.000	0.000	-0.250	-0.250	-0.250	N/A	N/A	N/A
720 - 739	0.250	0.000	-0.250	-0.500	-0.500	-0.500	N/A	N/A	N/A
700 - 719	0.250	-0.500	-0.750	-1.000	-1.000	-1.000	N/A	N/A	N/A
680 - 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	N/A	N/A	N/A
660 - 679	0.000	-1.000	-2.000	-2.500	-2.750	-2.250	N/A	N/A	N/A
640 - 659	-0.500	-1.250	-2.500	-3.000	-3.250	-2.750	N/A	N/A	N/A
620 - 639	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	N/A	N/A	N/A
< 620 *	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	N/A	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
FNMA HomeStyle Renovation	-1.000
Extension Options	-0.018 per calendar day

LTV →	≤ 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 - 100.00%
Product Feature ↓									
High-LTV	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.500	N/A
Investment Property	-1.750	-1.750	-1.750	-3.000	-3.750	N/A	N/A	N/A	N/A
Manufactured	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A
2-Unit Property	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	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	N/A
Condo > 15 year	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750	N/A
High Balance C/O Refi	-1.000	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

LTV →	≤ 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 - 100.00%
FICO ↓									
≥ 740	0.000	-0.250	-0.250	-0.500	-0.625	-0.500	-0.625	-1.500	-1.500
720 - 739	0.000	-0.625	-0.625	-0.750	-1.000	-0.750	-1.000	-1.500	-1.500
700 - 719	0.000	-0.625	-0.625	-0.750	-1.000	-0.750	-1.000	-1.500	-1.500
680 - 699	0.000	-0.750	-0.750	-1.375	-2.500	-1.375	-2.500	-3.000	-3.000
660 - 679	-0.250	-0.750	-0.750	-1.500	-2.500	-1.500	-2.500	-3.000	-3.000
640 - 659	-0.250	-1.250	-1.250	-2.250	-3.000	-2.250	-3.000	-3.000	-3.000
620 - 639	-0.250	-1.250	-1.250	-2.250	-3.000	-2.250	-3.000	-3.000	-3.000
< 620	-1.250	-2.250	-2.250	-2.250	-3.000	-2.250	-3.000	-3.000	-3.000
TX Cash Out All Terms & All LTVs *AUS must be run with LP*									-1.000

Mortgages with Subordinate Financing *			
LTV Range	CLTV Range	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 LLPA's 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 →	≤ 85.00%	85.01 - 90.00%	90.01 - 95.00%
FICO ↓			
≥ 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 →	≤ 85.00%	85.01 - 90.00%	90.01 - 95.00%
FICO ↓			
≥ 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	≥ 740	720 - 739	680 -

W. Rate Sheet Dated: 9/29/2014

prices are subject to change without notice

Release Time: 10:00 AM ET

30/25 Year Open Access ≤ 105.00 LTV				
Rate	30 day	45 day	60 day	
3.250	93.963	93.713	93.463	
3.375	95.044	94.794	94.544	
3.500	96.100	95.850	95.600	
3.625	97.123	96.873	96.623	
3.750	97.944	97.694	97.444	
3.875	98.566	98.316	98.066	
4.000	99.553	99.303	99.053	
4.125	100.479	100.229	99.979	
4.250	101.224	100.974	100.724	
4.375	101.965	101.715	101.465	
4.500	102.859	102.609	102.359	
4.625	103.710	103.460	103.210	
4.750	104.392	104.142	103.892	
4.875	104.927	104.677	104.427	
5.000	105.472	105.222	104.972	
5.125	106.287	106.037	105.787	
5.250	106.926	106.676	106.426	

30/25 Year Open Access > 105.00 LTV				
Rate	30 day	45 day	60 day	
3.250	93.276	93.026	92.776	
3.375	94.357	94.107	93.857	
3.500	95.413	95.163	94.913	
3.625	96.436	96.186	95.936	
3.750	97.819	97.569	97.319	
3.875	98.441	98.191	97.941	
4.000	99.428	99.178	98.928	
4.125	100.354	100.104	99.854	
4.250	101.537	101.287	101.037	
4.375	102.278	102.028	101.778	
4.500	103.172	102.922	102.672	
4.625	104.023	103.773	103.523	
4.750	105.705	105.455	105.205	
4.875	106.240	105.990	105.740	
5.000	106.785	106.535	106.285	
5.125	107.600	107.350	107.100	
5.250	106.926	106.676	106.426	

20 Year Open Access ≤ 105.00 LTV				
Rate	30 day	45 day	60 day	
3.250	96.064	95.814	95.564	
3.375	97.024	96.774	96.524	
3.500	97.956	97.706	97.456	
3.625	98.869	98.619	98.369	
3.750	99.615	99.365	99.115	
3.875	100.238	99.988	99.738	
4.000	100.475	100.225	99.975	
4.125	101.322	101.072	100.822	
4.250	101.997	101.747	101.497	
4.375	102.543	102.293	102.043	
4.500	103.179	102.929	102.679	
4.625	103.946	103.696	103.446	
4.750	104.562	104.312	104.062	
4.875	105.082	104.832	104.582	
5.000	105.487	105.237	104.987	
5.125	106.235	105.985	105.735	
5.250	106.841	106.591	106.341	

20 Year Open Access > 105.00 LTV				
Rate	30 day	45 day	60 day	
3.250	95.627	95.377	95.127	
3.375	96.587	96.337	96.087	
3.500	97.519	97.269	97.019	
3.625	98.432	98.182	97.932	
3.750	99.428	99.178	98.928	
3.875	100.051	99.801	99.551	
4.000	100.288	100.038	99.788	
4.125	101.135	100.885	100.635	
4.250	101.810	101.560	101.310	
4.375	102.356	102.106	101.856	
4.500	102.992	102.742	102.492	
4.625	103.759	103.509	103.259	
4.750	104.625	104.375	104.125	
4.875	105.145	104.895	104.645	
5.000	105.550	105.300	105.050	
5.125	106.298	106.048	105.798	
5.250	106.841	106.591	106.341	

15 Year Open Access ≤ 105.00 LTV				
Rate	30 day	45 day	60 day	
2.250	94.547	94.297	94.047	
2.375	95.320	95.070	94.820	
2.500	96.093	95.843	95.593	
2.625	96.743	96.493	96.243	
2.750	97.583	97.333	97.083	
2.875	98.355	98.105	97.855	
3.000	99.119	98.869	98.619	
3.125	99.724	99.474	99.224	
3.250	100.240	99.990	99.740	
3.375	100.600	100.350	100.100	
3.500	101.301	101.051	100.801	
3.625	101.860	101.610	101.360	
3.750	102.337	102.087	101.837	
3.875	102.780	102.530	102.280	
4.000	103.441	103.191	102.941	
4.125	103.994	103.744	103.494	
4.250	104.471	104.221	103.971	

15 Year Open Access > 105.00 LTV				
Rate	30 day	45 day	60 day	
2.250	92.422	92.172	91.922	
2.375	93.195	92.945	92.695	
2.500	93.968	93.718	93.468	
2.625	94.618	94.368	94.118	
2.750	96.833	96.583	96.333	
2.875	97.605	97.355	97.105	
3.000	98.369	98.119	97.869	
3.125	98.974	98.724	98.474	
3.250	99.615	99.365	99.115	
3.375	99.975	99.725	99.475	
3.500	100.676	100.426	100.176	
3.625	101.235	100.985	100.735	
3.750	102.025	101.775	101.525	
3.875	102.468	102.218	101.968	
4.000	103.129	102.879	102.629	
4.125	103.682	103.432	103.182	
4.250	103.721	103.471	103.221	

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%	> 85.00%
≥ 740	0.250	0.000	0.000	-0.250	0.000	0.000
720 - 739	0.250	0.000	-0.250	-0.500	0.000	0.000
700 - 719	0.250	-0.500	-0.750	-1.000	-0.500	-0.500
680 - 699	0.000	-0.500	-1.250	-1.750	-1.000	-0.750
660 - 679	0.000	-1.000	-2.250	-2.750	-2.250	-1.750
640 - 659	-0.500	-1.250	-2.750	-3.000	-2.750	-2.250
620 - 639	-0.500	-1.500	-3.000	-3.000	-2.750	-2.750
< 620 *	-0.500	-1.500	-3.000	-3.000	-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
≤ 65.00%	> 80% & ≤ 95%	-0.500	-0.250
> 65% & ≤ 75%	> 80% & ≤ 95%	-0.750	-0.500
> 75% & ≤ 80%	> 76% & ≤ 90%	-1.000	-0.750
> 75% & ≤ 80%	> 90% & ≤ 95%	-1.000	-0.750
> 80% & ≤ 90%	> 81% & ≤ 95%	-1.000	-0.500
> 90% & ≤ 95%	> 90% & ≤ 95%	-0.500	-0.250
Any	> 95%	-1.500	-1.500

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	-1.750	-1.750	-1.750	-3.000	-3.750	-3.750	-3.750	-3.750	-3.750	-3.750
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, IA, MA, NJ, NV, UT	-0.15	-0.15
Extension Options	-0.018 per calendar day	

Relief Refinance Mortgage Delivery Fee Cap		
RRMDFC	30 year	20/15 year
Investment	2.000	2.000
Owner Occ. & Second Home ≤ 80%	2.000	2.000
Owner Occ. & Second Home > 80%	0.750	0.000

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

Lock Desk Policy

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

Flood Certification = \$10.00

FHA ID# - 1358600006

[Full Lock Desk Policy Can Be Found Here](#)

[AFR Guidelines](#)

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@afrrwholesale.com

Lock Desk Phone:

1-877-588-2706

Lock Desk Hours:

10:00 am ET - 7:00 pm ET

30 Day Lock Exp.: 10/29/2014

45 Day Lock Exp.: 11/13/2014

60 Day Lock Exp.: 12/1/2014

W. Rate Sheet Dated: **9/29/2014**

prices are subject to change without notice

Release Time: **10:00 AM ET**

Non-Conforming 30 year Fixed Max Price After Adjustments 101.750

Rate	30 day	45 day	60 day
3.750	98.341	98.169	97.997
3.875	99.122	98.950	98.778
4.000	99.903	99.731	99.559
4.125	100.684	100.512	100.340
4.250	101.151	100.979	100.807
4.375	101.745	101.573	101.401
4.500	102.245	102.073	101.901
4.625	102.745	102.573	102.401
4.750	103.183	103.011	102.839
4.875	103.550	103.371	103.191
5.000	103.894	103.715	103.535
5.125	104.050	103.871	103.691

Non-Conforming 15 year Fixed Max Price After Adjustments 101.250

Rate	30 day	45 day	60 day
3.250	98.556	98.416	98.275
3.375	99.056	98.916	98.775
3.500	99.572	99.447	99.322
3.625	100.009	99.884	99.759
3.750	100.384	100.259	100.134
3.875	100.697	100.572	100.447
4.000	100.978	100.853	100.728
4.125	101.166	101.041	100.916
4.250	101.291	101.166	101.041
4.375	101.416	101.291	101.166
4.500	101.479	101.354	101.229
4.625	101.542	101.417	101.292

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%
≥ 780	0.600	0.500	0.450	0.000	-0.250
760 - 779	0.600	0.500	0.300	-0.150	-0.375
740 - 759	0.600	0.500	0.100	-0.300	-0.500
720 - 739	0.500	0.450	0.000	-0.450	-0.850
700 - 719	0.400	0.300	-0.200	-0.750	-1.250*
680 - 699	0.300*	0.200*	-0.500*	-1.000*	-1.500*
Loan Balance					
≤ \$500,000	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
\$1,000,001 - \$1,500,000	0.000	0.000	-0.125	-0.250	-0.375*
\$1,500,001 - \$2,000,000	0.000	0.000	-0.250	-0.375*	-0.500*
\$2,000,001 - \$2,500,000	-0.125*	-0.250*	-0.375*	N/A	N/A
\$2,500,001 - \$3,000,000	-0.125*	-0.250*	N/A	N/A	N/A
Occupancy					
Second Home	-0.150	-0.200	-0.300	-0.450	N/A
Property Types					
Condos	0.000	0.000	-0.125	-0.125	-0.125
State Adjustments					
AZ	0.000	0.000	0.000	-0.250	-0.250
FL	0.000	0.000	0.000	-0.250	-0.250
MI	0.000	0.000	0.000	-0.375	-0.375
NV	0.000	0.000	0.000	-0.375	-0.375
Other Adjustments					
Cash-Out	-0.250	-0.300	-0.500	N/A	N/A
DTI > 40	0.000	0.000	0.000	-0.125	-0.125
No Escrow	-0.100	-0.100	-0.100	-0.100	-0.100
Purchase	0.250	0.250	0.250	0.375	0.375

Extension Options

-0.018 per calendar day

* Please see High Reserve Guidelines

Lock Desk Policy

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

Flood Certification = \$10.00

FHA ID# - 1358600006

[Full Lock Desk Policy Can Be Found Here](#)

[AFR Guidelines](#)

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



AMERICAN FINANCIAL RESOURCES, INC. WHOLESALE MORTGAGE DIVISION

AFR Wholesale's Website

AFR Rate Sheet Archive

Lock Desk e-mail:

LockDesk@afrwholesale.com

Lock Desk Phone:

1-877-588-2706

Lock Desk Hours:

10:00 am ET - 7:00 pm ET

prices are subject to change without notice

W. Rate Sheet Dated: **9/29/2014**

Release Time: **10:00 AM ET**

30 Day Lock Exp.: **10/29/2014**

Max Price After Adjustments **101.750**

Jumbo 5/1 Arm Full Doc	
Rate	30 day
3.000	98.900
3.125	99.400
3.250	99.900
3.375	100.150
3.500	100.400
3.625	100.650
3.750	100.900
3.875	101.150
4.000	101.400
4.125	101.650
4.250	101.900
4.375	102.150
4.500	102.400

Jumbo 7/1 Arm Full Doc	
Rate	30 day
3.500	98.900
3.625	99.400
3.750	99.900
3.875	100.150
4.000	100.400
4.125	100.650
4.250	100.900
4.375	101.150
4.500	101.400
4.625	101.650
4.750	101.900
4.875	102.150
5.000	102.400

E-Z Doc 5/1 Arm	
Rate	30 day
4.250	N/A
4.375	N/A
4.500	N/A
4.625	N/A
4.750	N/A
4.875	N/A
5.000	N/A
5.125	N/A
5.250	N/A
5.375	N/A
5.500	N/A
5.625	N/A
5.750	N/A

E-Z Doc 7/1 Arm	
Rate	30 day
4.750	N/A
4.875	N/A
5.000	N/A
5.125	N/A
5.250	N/A
5.375	N/A
5.500	N/A
5.625	N/A
5.750	N/A
5.875	N/A
6.000	N/A
6.125	N/A
6.250	N/A

Jumbo Arm LLPA	
Adjuster	Adjustment
Cash-Out	-0.500
Escrow Waiver	-0.250
Loan Amount	
\$1,000,001 - \$1,125,000	-0.125
\$1,125,001 - \$1,250,000	-0.250
\$1,250,001 - \$1,375,000	-0.375
\$1,375,001 - \$2,000,000	-0.500
Extension Option	-0.018 per calendar day

Jumbo Arm LLPA	
Adjuster	Adjustment
Cash-Out	-0.500
Escrow Waiver	-0.250
Loan Amount	
\$1,000,001 - \$1,125,000	-0.125
\$1,125,001 - \$1,250,000	-0.250
\$1,250,001 - \$1,375,000	-0.375
\$1,375,001 - \$2,000,000	-0.500
Extension Option	-0.018 per calendar day

Lock Desk Policy

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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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Alt-Option Access Terms & Pricing

Access 30 yr Fixed (AOAP-30F)		
Rate	30 day	45 day
7.000	100.142	99.971
7.125	100.449	100.273
7.250	100.756	100.575
7.375	101.064	100.877
7.500	101.371	101.180
7.625	101.678	101.482
7.750	101.986	101.784
7.875	102.293	102.086
8.000	102.600	102.388
8.125	102.907	102.690
8.250	103.215	102.992
8.375	103.522	103.294
8.500	103.829	103.596
8.625	104.137	103.898
8.750	104.256	104.013

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

Access 15 yr Fixed (AOAP-15F)		
Rate	30 day	45 day
6.625	100.782	100.627
6.750	101.027	100.867
6.875	101.272	101.107
7.000	101.517	101.346
7.125	101.762	101.586
7.250	102.006	101.825
7.375	102.251	102.065
7.500	102.496	102.305
7.625	102.741	102.544
7.750	102.986	102.784
7.875	103.230	103.023
8.000	103.475	103.263
8.125	103.720	103.502
8.250	103.965	103.742
8.375	104.210	103.982

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	0.000	

Alt-Option Asset Inclusion Terms & Pricing

Asset 30 yr Fixed (AOAIP-30F)		
Rate	30 day	45 day
6.500	100.142	99.971
6.625	100.449	100.273
6.750	100.756	100.575
6.875	101.064	100.877
7.000	101.371	101.180
7.125	101.678	101.482
7.250	101.986	101.784
7.375	102.293	102.086
7.500	102.600	102.388
7.625	102.907	102.690
7.750	103.215	102.992
7.875	103.522	103.294
8.000	103.829	103.596
8.125	104.137	103.898
8.250	104.256	104.013

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

Asset 15 yr Fixed (AOAIP-15F)		
Rate	30 day	45 day
6.125	100.782	100.627
6.250	101.027	100.867
6.375	101.272	101.107
6.500	101.517	101.346
6.625	101.762	101.586
6.750	102.006	101.825
6.875	102.251	102.065
7.000	102.496	102.305
7.125	102.741	102.544
7.250	102.986	102.784
7.375	103.230	103.023
7.500	103.475	103.263
7.625	103.720	103.502
7.750	103.965	103.742
7.875	104.210	103.982

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	0.000	

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Flood Certification = \$10.00

FHA ID# - 1358600006

[Full Lock Desk Policy Can Be Found Here](#)

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Alt-Option Ratio Terms & Pricing

Ratio 30 yr Fixed (AORP-30F)		
Rate	30 day	45 day
6.500	100.142	99.971
6.625	100.449	100.273
6.750	100.756	100.575
6.875	101.064	100.877
7.000	101.371	101.180
7.125	101.678	101.482
7.250	101.986	101.784
7.375	102.293	102.086
7.500	102.600	102.388
7.625	102.907	102.690
7.750	103.215	102.992
7.875	103.522	103.294
8.000	103.829	103.596
8.125	104.137	103.898
8.250	104.256	104.013

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

Ratio 15 yr Fixed (AORP-15F)		
Rate	30 day	45 day
6.125	100.782	100.627
6.250	101.027	100.867
6.375	101.272	101.107
6.500	101.517	101.346
6.625	101.762	101.586
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7.500	103.475	103.263
7.625	103.720	103.502
7.750	103.965	103.742
7.875	104.210	103.982

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	0.000	

Alt-Option Income Terms & Pricing

Income 30 yr Fixed (AOIP-30F)		
Rate	30 day	45 day
6.500	100.142	99.971
6.625	100.449	100.273
6.750	100.756	100.575
6.875	101.064	100.877
7.000	101.371	101.180
7.125	101.678	101.482
7.250	101.986	101.784
7.375	102.293	102.086
7.500	102.600	102.388
7.625	102.907	102.690
7.750	103.215	102.992
7.875	103.522	103.294
8.000	103.829	103.596
8.125	104.137	103.898
8.250	104.256	104.013

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

Income 15 yr Fixed (AOIP-15F)		
Rate	30 day	45 day
6.125	100.782	100.782
6.250	101.027	101.027
6.375	101.272	101.272
6.500	101.517	101.517
6.625	101.762	101.762
6.750	102.006	102.006
6.875	102.251	102.251
7.000	102.496	102.496
7.125	102.741	102.741
7.250	102.986	102.986
7.375	103.230	103.230
7.500	103.475	103.475
7.625	103.720	103.720
7.750	103.965	103.965
7.875	104.210	104.210

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	0.000	

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Flood Certification = \$10.00

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