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: 10/1/2015 — Release Time: 10:00 AM ET

30 Day Lock Exp.: 11/2/2015
45 Day Lock Exp.: 11/16/2015
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	101.046	100.796	100.546
3.375	101.584	101.334	101.084
3.500	102.094	101.844	101.594
3.625	102.576	102.326	102.076
3.750	103.686	103.436	103.186
3.875	104.173	103.923	103.673
4.000	104.582	104.332	104.082
4.125	104.945	104.695	104.445
4.250	105.485	105.235	104.985
4.375	105.866	105.616	105.366
4.500	106.174	105.924	105.674
4.625	106.485	106.235	105.985
4.750	106.407	106.157	105.907
4.875	106.740	106.490	106.240
5.000	107.048	106.798	106.548
5.125	107.359	107.109	106.859
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	100.795	100.545	100.295
3.375	101.333	101.083	100.833
3.500	101.843	101.593	101.343
3.625	102.325	102.075	101.825
3.750	103.435	103.185	102.935
3.875	103.922	103.672	103.422
4.000	104.331	104.081	103.831
4.125	104.694	104.444	104.194
4.250	105.234	104.984	104.734
4.375	105.615	105.365	105.115
4.500	105.923	105.673	105.423
4.625	106.234	105.984	105.734
4.750	106.156	105.906	105.656
4.875	106.489	106.239	105.989
5.000	106.797	106.547	106.297
5.125	107.108	106.858	106.608
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	101.037	100.787	100.537
2.875	101.489	101.239	100.989
3.000	101.906	101.656	101.406
3.125	102.316	102.066	101.816
3.250	103.036	102.786	102.536
3.375	103.438	103.188	102.938
3.500	103.764	103.514	103.264
3.625	104.041	103.791	103.541
3.750	104.193	103.943	103.693
3.875	104.485	104.235	103.985
4.000	104.733	104.483	104.233
4.125	104.961	104.711	104.461
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 = 0.340

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	100.546	100.296	100.046
3.375	101.084	100.834	100.584
3.500	101.594	101.344	101.094
3.625	102.076	101.826	101.576
3.750	103.186	102.936	102.686
3.875	103.673	103.423	103.173
4.000	104.082	103.832	103.582
4.125	104.445	104.195	103.945
4.250	104.985	104.735	104.485
4.375	105.366	105.116	104.866
4.500	105.674	105.424	105.174
4.625	105.985	105.735	105.485
4.750	105.907	105.657	105.407
4.875	106.240	105.990	105.740
5.000	106.548	106.298	106.048
5.125	106.859	106.609	106.359
5.250	N/A	N/A	N/A
5.375	N/A	N/A	N/A
5.500	N/A	N/A	N/A

20 Year Government Specialty Product

Rate	30 Day	45 Day	60 Day
3.250	100.295	100.045	99.795
3.375	100.833	100.583	100.333
3.500	101.343	101.093	100.843
3.625	101.825	101.575	101.325
3.750	102.935	102.685	102.435
3.875	103.422	103.172	102.922
4.000	103.831	103.581	103.331
4.125	104.194	103.944	103.694
4.250	104.734	104.484	104.234
4.375	105.115	104.865	104.615
4.500	105.423	105.173	104.923
4.625	105.734	105.484	105.234
4.750	105.656	105.406	105.156
4.875	105.989	105.739	105.489
5.000	106.297	106.047	105.797
5.125	106.608	106.358	106.108
5.250	N/A	N/A	N/A
5.375	N/A	N/A	N/A
5.500	N/A	N/A	N/A

15/10 Year Government Specialty Product

Rate	30 Day	45 Day	60 Day
2.750	100.387	100.137	99.887
2.875	100.839	100.589	100.339
3.000	101.256	101.006	100.756
3.125	101.666	101.416	101.166
3.250	102.386	102.136	101.886
3.375	102.788	102.538	102.288
3.500	103.114	102.864	102.614
3.625	103.391	103.141	102.891
3.750	103.543	103.293	103.043
3.875	103.835	103.585	103.335
4.000	104.083	103.833	103.583
4.125	104.311	104.061	103.811
4.250	N/A	N/A	N/A
4.375	N/A	N/A	N/A
4.500	N/A	N/A	N/A
4.625	N/A	N/A	N/A
4.750	N/A	N/A	N/A

5/1 Arm Government "Caps 1/1/5" Specialty Product

Rate	30 Day	45 Day	60 Day
2.875	97.715	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 = 0.340

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	99.419	99.169	98.919
4.000	101.907	101.657	101.407
4.500	103.499	103.249	102.999
5.000	104.373	104.123	103.873

15 Year One Time Close "OTC" Specialty Product

Rate	30 Day	45 Day	60 Day
3.000	99.622	99.372	99.122
3.500	101.480	101.230	100.980
4.000	102.449	102.199	101.949
4.500	N/A	N/A	N/A
5.000	N/A	N/A	N/A

Specialty Adj.

Specialty Adj.	Manufactured Homes "OTC exempt"	-1.000
	203(k) / 203(k)s / 203(h) / Repair Escrow	-0.500
	VA IRRRL ≤ 125.00 LTV	0.000
	VA IRRRL > 125.00 LTV or No AVM	-0.750

GOVERNMENT ADJUSTMENTS - Applies to Standard and Specialty Government Programs

Adjusters	All Terms	Adjusters	All Terms
FICO 640 - 659	-0.500	NY	-0.250
FICO 620 - 639	-0.750	AZ, CA, FL, LA, MA, NJ, NV, UT	-0.150
FICO 600 - 619	-1.500	Non Owner Occupancy	-2.000

Base Loan Amount Adjuster

$0 - $74,999	-2.000
$75,000 - $124,999	-0.750
$125,000 - $199,999	-0.375
High Balance	-2.000
VA Jumbo	-2.000
Extension Options:	-0.018 per calendar day

Max USDA - GRH Rate Today	10/1/2015	4.500%

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
3.125	95.558	95.308	95.058	N/A	N/A	N/A
3.250	96.764	96.514	96.264	94.164	93.914	93.664
3.375	97.592	97.342	97.092	95.297	95.047	94.797
3.500	98.486	98.236	97.986	96.495	96.245	95.995
3.625	99.469	99.219	98.969	97.783	97.533	97.283
3.750	100.369	100.119	99.869	98.945	98.695	98.445
3.875	100.991	100.741	100.491	99.740	99.490	99.240
3.990	101.584	101.334	101.084	100.504	100.254	100.004
4.000	101.684	101.434	101.184	100.604	100.354	100.104
4.125	102.457	102.207	101.957	101.549	101.299	101.049
4.250	103.170	102.920	102.670	102.411	102.161	101.911
4.375	103.663	103.413	103.163	103.005	102.755	102.505
4.500	104.168	103.918	103.668	103.612	103.362	103.112
4.625	104.668	104.418	104.168	104.214	103.964	103.714
4.750	105.163	104.913	104.663	104.791	104.541	104.291
4.875	105.558	105.308	105.058	105.225	104.975	104.725
4.990	105.861	105.611	105.361	.100	.350	.600
5.000	105.961	105.711	105.461	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
3.125	95.478	95.228	94.978	95.171	94.921	94.671
3.250	96.890	96.640	96.390	96.392	96.142	95.892
3.375	97.755	97.505	97.255	97.246	96.996	96.746
3.500	98.598	98.348	98.098	98.154	97.904	97.654
3.625	99.408	99.158	98.908	99.103	98.853	98.603
3.750	100.143	99.893	99.643	99.979	99.729	99.479
3.875	100.696	100.446	100.196	100.586	100.336	100.086
3.990	101.133	100.883	100.633	101.138	100.888	100.638
4.000	101.233	100.983	100.733	101.238	100.988	100.738
4.125	101.808	101.558	101.308	101.987	101.737	101.487
4.250	102.339	102.089	101.839	102.654	102.404	102.154
4.375	102.844	102.594	102.344	103.133	102.883	102.633
4.500	103.362	103.112	102.862	103.647	103.397	103.147
4.625	103.887	103.637	103.387	104.189	103.939	103.689
4.750	104.350	104.100	103.850	104.685	104.435	104.185
4.875	104.632	104.382	104.132	104.998	104.748	104.498
4.990	104.814	104.564	104.314	.100	.350	.600
5.000	104.914	104.664	104.414	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	94.279	94.029	93.779	N/A	N/A	N/A
2.375	95.701	95.451	95.201	N/A	N/A	N/A
2.500	97.099	96.849	96.599	93.502	93.252	93.002
2.625	98.125	97.875	97.625	94.728	94.478	94.228
2.750	98.793	98.543	98.293	95.708	95.458	95.208
2.875	99.462	99.212	98.962	96.690	96.440	96.190
2.990	100.030	99.780	99.530	97.571	97.321	97.071
3.000	100.130	99.880	99.630	97.671	97.421	97.171
3.125	100.675	100.425	100.175	98.463	98.213	97.963
3.250	101.123	100.873	100.623	99.099	98.849	98.599
3.375	101.611	101.361	101.111	99.773	99.523	99.273
3.500	102.150	101.900	101.650	100.500	100.250	100.000
3.625	102.589	102.339	102.089	101.077	100.827	100.577
3.750	102.921	102.671	102.421	101.504	101.254	101.004
3.875	103.254	103.004	102.754	101.930	101.680	101.430
3.990	103.488	103.238	102.988	102.258	102.008	101.758
4.000	103.588	103.338	103.088	102.358	102.108	101.858
4.125	103.912	103.662	103.412	102.776	102.526	102.276

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	93.582	93.332	93.082	N/A	N/A	N/A
2.375	95.003	94.753	94.503	N/A	N/A	N/A
2.500	96.402	96.152	95.902	93.302	93.052	92.802
2.625	97.456	97.206	96.956	94.528	94.278	94.028
2.750	98.179	97.929	97.679	95.508	95.258	95.008
2.875	98.902	98.652	98.402	96.490	96.240	95.990
2.990	99.526	99.276	99.026	97.371	97.121	96.871
3.000	99.626	99.376	99.126	97.471	97.221	96.971
3.125	100.153	99.903	99.653	98.263	98.013	97.763
3.250	100.495	100.245	99.995	98.899	98.649	98.399
3.375	100.833	100.583	100.333	99.573	99.323	99.073
3.500	101.180	100.930	100.680	100.300	100.050	99.800
3.625	101.492	101.242	100.992	100.877	100.627	100.377
3.750	101.777	101.527	101.277	101.304	101.054	100.804
3.875	102.063	101.813	101.563	101.730	101.480	101.230
3.990	102.250	102.000	101.750	102.058	101.808	101.558
4.000	102.350	102.100	101.850	102.158	101.908	101.658
4.125	102.628	102.378	102.128	102.576	102.326	102.076

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
2.990	95.317	95.067	95.042
3.000	95.367	95.117	95.092
3.125	96.758	96.508	96.483
3.250	97.964	97.714	97.689
3.375	98.792	98.542	98.517
3.500	99.686	99.436	99.411
3.625	100.669	100.419	100.394
3.750	101.569	101.319	101.294
3.875	102.191	101.941	101.916
3.990	102.834	102.584	102.559
4.000	102.884	102.634	102.609
4.125	103.657	103.407	103.382
4.250	104.370	104.120	104.095
4.375	104.863	104.613	104.588
4.500	105.368	105.118	105.093
4.625	105.868	105.618	105.593
4.750	106.363	106.113	106.088
4.875	106.758	106.508	106.483
4.990	107.111	106.861	106.836
5.000	107.161	106.911	106.886

20 Year FNMA

Rate	30 day	45 day	60 day
2.990	95.652	95.402	95.152
3.000	95.702	95.452	95.202
3.125	97.333	97.083	96.833
3.250	98.746	98.496	98.246
3.375	99.610	99.360	99.110
3.500	100.453	100.203	99.953
3.625	101.263	101.013	100.763
3.750	101.998	101.748	101.498
3.875	102.551	102.301	102.051
3.990	103.039	102.789	102.539
4.000	103.089	102.839	102.589
4.125	103.663	103.413	103.163
4.250	104.195	103.945	103.695
4.375	104.699	104.449	104.199
4.500	105.217	104.967	104.717
4.625	105.742	105.492	105.242
4.750	106.205	105.955	105.705
4.875	106.487	106.237	105.987
4.990	106.719	106.469	106.219
5.000	106.769	106.519	106.269

15 Year FNMA

Rate	30 day	45 day	60 day
2.000	#N/A	#N/A	#N/A
2.125	93.608	93.358	93.108
2.250	95.029	94.779	94.529
2.375	96.451	96.201	95.951
2.500	97.849	97.599	97.349
2.625	98.875	98.625	98.375
2.750	99.543	99.293	99.043
2.875	100.212	99.962	99.712
2.990	100.831	100.581	100.331
3.000	100.881	100.631	100.381
3.125	101.425	101.175	100.925
3.250	101.874	101.624	101.374
3.375	102.361	102.111	101.861
3.500	102.900	102.650	102.400
3.625	103.339	103.089	102.839
3.750	103.671	103.421	103.171
3.875	104.004	103.754	103.504
3.990	104.288	104.038	103.788
4.000	104.338	104.088	103.838
4.125	104.662	104.412	104.162

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	95.598	95.348	95.098
2.375	97.019	96.769	96.519
2.500	98.418	98.168	97.918
2.625	99.472	99.222	98.972
2.750	100.195	99.945	99.695
2.875	100.918	100.668	100.418
2.990	101.592	101.342	101.092
3.000	101.642	101.392	101.142
3.125	102.169	101.919	101.669
3.250	102.511	102.261	102.011
3.375	102.849	102.599	102.349
3.500	103.196	102.946	102.696
3.625	103.508	103.258	103.008
3.750	103.793	103.543	103.293
3.875	104.079	103.829	103.579
3.990	104.316	104.066	103.816
4.000	104.366	104.116	103.866
4.125	104.644	104.394	104.144

30/25 Year HB FNMA

Rate	30 day	45 day	60 day
3.125	94.833	94.583	94.333
3.250	96.129	95.879	95.629
3.375	97.239	96.989	96.739
3.500	98.414	98.164	97.914
3.625	99.678	99.428	99.178
3.750	100.769	100.519	100.269
3.875	101.391	101.141	100.891
3.990	102.034	101.784	101.534
4.000	102.084	101.834	101.584
4.125	102.857	102.607	102.357
4.250	103.455	103.205	102.955
4.375	103.588	103.338	103.088
4.500	103.734	103.484	103.234
4.625	103.875	103.625	103.375
4.750	104.101	103.851	103.601
4.875	104.418	104.168	103.918
4.990	104.692	104.442	104.192
5.000	104.742	104.492	104.242
5.125	105.117	104.867	104.617
5.250	105.493	105.243	104.993

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	95.044	94.794	94.544
2.500	96.630	96.380	96.130
2.625	97.828	97.578	97.328
2.750	98.652	98.402	98.152
2.875	99.477	99.227	98.977
2.990	100.252	100.002	99.752
3.000	100.302	100.052	99.802
3.125	100.921	100.671	100.421
3.250	101.370	101.120	100.870
3.375	101.857	101.607	101.357
3.500	102.396	102.146	101.896
3.625	102.721	102.471	102.221
3.750	102.835	102.585	102.335
3.875	102.949	102.699	102.449
3.990	103.014	102.764	102.514
4.000	103.064	102.814	102.564
4.125	103.170	102.920	102.670

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

*** Does not apply in HI**

Lock Desk Policy

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

Flood Certification = $10.00	FHA ID# - 1358600006
Full Lock Desk Policy Can Be Found Here	AFR Guidelines

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

AMERICAN FINANCIAL RESOURCES, INC.
WHOLESALE MORTGAGE DIVISION

AFR Wholesale's Website
AFR Rate Sheet Archive
Lock Desk e-mail: LockDesk@afrwholesale.com
Lock Desk Phone: 1-877-588-2706
Lock Desk Hours: 10:00 am ET - 7:00 pm ET

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

prices are subject to change without notice

W. Rate Sheet Dated: 10/1/2015 **Release Time:** 10:00 AM ET

FNMA MCM 30 Year

Note Rate	30 Day	45 Day	60 Day
2.750	N/A	N/A	N/A
2.875	N/A	N/A	N/A
3.000	N/A	N/A	N/A
3.125	93.816	93.566	93.316
3.250	95.224	94.974	94.724
3.375	96.445	96.195	95.945
3.500	97.291	97.041	96.791
3.625	98.213	97.963	97.713
3.750	99.210	98.960	98.710
3.875	100.133	99.883	99.633
4.000	100.813	100.563	100.313
4.125	101.552	101.302	101.052
4.250	102.351	102.101	101.851
4.375	103.088	102.838	102.588
4.500	103.611	103.361	103.111
4.625	104.156	103.906	103.656
4.750	104.723	104.473	104.223
4.875	105.264	105.014	104.764
5.000	105.718	105.468	105.218
5.125	106.171	105.921	105.671

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	94.603	94.353	94.103
3.500	95.725	95.475	95.225
3.625	96.922	96.672	96.422
3.750	98.194	97.944	97.694
3.875	99.362	99.112	98.862
4.000	100.036	99.786	99.536
4.125	100.771	100.521	100.271
4.250	101.565	101.315	101.065
4.375	102.241	101.991	101.741
4.500	102.403	102.153	101.903
4.625	102.588	102.338	102.088
4.750	102.793	102.543	102.293
4.875	103.053	102.803	102.553
5.000	103.428	103.178	102.928
5.125	103.804	103.554	103.304
5.250	104.179	103.929	103.679
5.375	104.554	104.304	104.054

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

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

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

prices are subject to change without notice

W. Rate Sheet Dated: 10/1/2015   Release Time: 10:00 AM ET

30/25 Year Open Access ≤ 105.00 LTV

Rate	30 day	45 day	60 day
3.250	96.047	95.797	95.547
3.375	97.157	96.907	96.657
3.500	98.238	97.988	97.738
3.625	99.236	98.986	98.736
3.750	99.998	99.748	99.498
3.875	100.616	100.366	100.116
4.000	101.402	101.152	100.902
4.125	102.248	101.998	101.748
4.250	102.843	102.593	102.343
4.375	103.311	103.061	102.811
4.500	103.966	103.716	103.466
4.625	104.678	104.428	104.178
4.750	105.193	104.943	104.693
4.875	105.638	105.388	105.138
5.000	105.830	105.580	105.330
5.125	106.509	106.259	106.009
5.250	107.004	106.754	106.504

30/25 Year Open Access > 105.00 LTV

Rate	30 day	45 day	60 day
3.250	96.047	95.797	95.547
3.375	97.032	96.782	96.532
3.500	98.113	97.863	97.613
3.625	99.111	98.861	98.611
3.750	99.873	99.623	99.373
3.875	100.491	100.241	99.991
4.000	101.715	101.465	101.215
4.125	102.561	102.311	102.061
4.250	103.156	102.906	102.656
4.375	103.624	103.374	103.124
4.500	105.154	104.904	104.654
4.625	105.866	105.616	105.366
4.750	106.381	106.131	105.881
4.875	106.826	106.576	106.326
5.000	108.080	107.830	107.580
5.125	108.759	108.509	108.259
5.250	109.254	109.004	108.754

20 Year Open Access ≤ 105.00 LTV

Rate	30 day	45 day	60 day
3.250	97.351	97.101	96.851
3.375	98.272	98.022	97.772
3.500	99.155	98.905	98.655
3.625	99.986	99.736	99.486
3.750	100.654	100.404	100.154
3.875	101.225	100.975	100.725
4.000	101.592	101.342	101.092
4.125	102.323	102.073	101.823
4.250	102.892	102.642	102.392
4.375	103.518	103.268	103.018
4.500	104.196	103.946	103.696
4.625	104.852	104.602	104.352
4.750	105.369	105.119	104.869
4.875	105.824	105.574	105.324
5.000	105.209	104.959	104.709
5.125	105.827	105.577	105.327
5.250	106.312	106.062	105.812

20 Year Open Access > 105.00 LTV

Rate	30 day	45 day	60 day
3.250	97.351	97.101	96.851
3.375	97.960	97.710	97.460
3.500	98.843	98.593	98.343
3.625	99.674	99.424	99.174
3.750	100.342	100.092	99.842
3.875	100.913	100.663	100.413
4.000	101.592	101.342	101.092
4.125	102.323	102.073	101.823
4.250	102.892	102.642	102.392
4.375	103.518	103.268	103.018
4.500	104.384	104.134	103.884
4.625	105.040	104.790	104.540
4.750	105.557	105.307	105.057
4.875	106.012	105.762	105.512
5.000	105.647	105.397	105.147
5.125	106.265	106.015	105.765
5.250	106.750	106.500	106.250

15 Year Open Access ≤ 105.00 LTV

Rate	30 day	45 day	60 day
2.250	96.156	95.906	95.656
2.375	96.800	96.550	96.300
2.500	97.444	97.194	96.944
2.625	98.034	97.784	97.534
2.750	98.871	98.621	98.371
2.875	99.505	99.255	99.005
3.000	100.120	99.870	99.620
3.125	100.658	100.408	100.158
3.250	101.145	100.895	100.645
3.375	101.644	101.394	101.144
3.500	102.201	101.951	101.701
3.625	102.699	102.449	102.199
3.750	103.166	102.916	102.666
3.875	103.629	103.379	103.129
4.000	103.662	103.412	103.162
4.125	104.148	103.898	103.648
4.250	104.603	104.353	104.103

15 Year Open Access > 105.00 LTV

Rate	30 day	45 day	60 day
2.250	96.156	95.906	95.656
2.375	94.675	94.425	94.175
2.500	95.319	95.069	94.819
2.625	95.909	95.659	95.409
2.750	96.746	96.496	96.246
2.875	98.880	98.630	98.380
3.000	99.495	99.245	98.995
3.125	100.033	99.783	99.533
3.250	100.520	100.270	100.020
3.375	101.394	101.144	100.894
3.500	101.951	101.701	101.451
3.625	102.449	102.199	101.949
3.750	102.916	102.666	102.416
3.875	103.504	103.254	103.004
4.000	103.537	103.287	103.037
4.125	104.023	103.773	103.523
4.250	104.478	104.228	103.978

Applicable for all mortgages with greater than 15 year terms

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

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

Open Access Mortgage with Subordinate Financing

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

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

Open Access Adjusters

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

Relief Refinance Mortgage Delivery Fee Cap

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

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

Lock Desk Policy

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Flood Certification = $10.00   FHA ID# - 1358600006

Full Lock Desk Policy Can Be Found Here   AFR Guidelines

AMERICAN FINANCIAL RESOURCES, INC.
WHOLESALE MORTGAGE DIVISION

[AFR Wholesale's Website] [AFR Rate Sheet Archive]
Lock Desk e-mail: LockDesk@afrwholesale.com
Lock Desk Phone: 1-877-588-2706
Lock Desk Hours: 10:00 am ET - 7:00 pm ET

prices are subject to change without notice

W. Rate Sheet Dated: 10/1/2015
Release Time: 10:00 AM ET

30 Day Lock Exp.: 11/2/2015
45 Day Lock Exp.: 11/16/2015
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	97.457	97.207	97.182
3.375	98.567	98.317	98.292
3.500	99.648	99.398	99.373
3.625	100.646	100.396	100.371
3.750	101.408	101.158	101.133
3.875	102.026	101.776	101.751
3.990	102.762	102.512	102.487
4.000	102.812	102.562	102.537
4.125	103.658	103.408	103.383
4.250	104.253	104.003	103.978
4.375	104.721	104.471	104.446
4.500	105.376	105.126	105.101
4.625	106.088	105.838	105.813
4.750	106.603	106.353	106.328
4.875	107.048	106.798	106.773
4.990	107.190	106.940	106.915
5.000	107.240	106.990	106.965
5.125	107.919	107.669	107.644
5.250	108.414	108.164	108.139

20 Year FHLMC			
Rate	30 day	45 day	60 day
3.125	N/A	N/A	N/A
3.250	98.861	98.611	98.361
3.375	99.782	99.532	99.282
3.500	100.665	100.415	100.165
3.625	101.496	101.246	100.996
3.750	102.164	101.914	101.664
3.875	102.735	102.485	102.235
3.990	103.052	102.802	102.552
4.000	103.102	102.852	102.602
4.125	103.833	103.583	103.333
4.250	104.402	104.152	103.902
4.375	105.028	104.778	104.528
4.500	105.706	105.456	105.206
4.625	106.362	106.112	105.862
4.750	106.879	106.629	106.379
4.875	107.334	107.084	106.834
4.990	106.669	106.419	106.169
5.000	106.719	106.469	106.219
5.125	107.337	107.087	106.837
5.250	107.822	107.572	107.322

15 Year FHLMC			
Rate	30 day	45 day	60 day
2.125	N/A	N/A	N/A
2.250	97.066	96.816	96.566
2.375	97.710	97.460	97.210
2.500	98.354	98.104	97.854
2.625	98.944	98.694	98.444
2.750	99.781	99.531	99.281
2.875	100.415	100.165	99.915
2.990	100.980	100.730	100.480
3.000	101.030	100.780	100.530
3.125	101.568	101.318	101.068
3.250	102.055	101.805	101.555
3.375	102.554	102.304	102.054
3.500	103.111	102.861	102.611
3.625	103.609	103.359	103.109
3.750	104.076	103.826	103.576
3.875	104.539	104.289	104.039
3.990	104.522	104.272	104.022
4.000	104.572	104.322	104.072
4.125	105.058	104.808	104.558
4.250	105.513	105.263	105.013

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

Mortgages with Subordinate Financing			
		Non Interest-Only LLPA	
LTV Range	CLTV Range	Credit Score < 720	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	720 - 739	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: 10/1/2015
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	97.457	97.207	97.182
3.375	98.567	98.317	98.292
3.500	99.648	99.398	99.373
3.625	100.646	100.396	100.371
3.750	101.408	101.158	101.133
3.875	102.026	101.776	101.751
3.990	102.762	102.512	102.487
4.000	102.812	102.562	102.537
4.125	103.658	103.408	103.383
4.250	104.253	104.003	103.978
4.375	104.721	104.471	104.446
4.500	105.376	105.126	105.101
4.625	106.088	105.838	105.813
4.750	106.603	106.353	106.328
4.875	107.048	106.798	106.773
4.990	107.190	106.940	106.915
5.000	107.240	106.990	106.965
5.125	107.919	107.669	107.644
5.250	108.414	108.164	108.139

20 Year FHLMC HP & HPA

Rate	30 day	45 day	60 day
3.125	N/A	N/A	N/A
3.250	98.861	98.611	98.361
3.375	99.782	99.532	99.282
3.500	100.665	100.415	100.165
3.625	101.496	101.246	100.996
3.750	102.164	101.914	101.664
3.875	102.735	102.485	102.235
3.990	103.052	102.802	102.552
4.000	103.102	102.852	102.602
4.125	103.833	103.583	103.333
4.250	104.402	104.152	103.902
4.375	105.028	104.778	104.528
4.500	105.706	105.456	105.206
4.625	106.362	106.112	105.862
4.750	106.879	106.629	106.379
4.875	107.334	107.084	106.834
4.990	106.669	106.419	106.169
5.000	106.719	106.469	106.219
5.125	107.337	107.087	106.837
5.250	107.822	107.572	107.322

15 Year FHLMC HP & HPA

Rate	30 day	45 day	60 day
2.125	N/A	N/A	N/A
2.250	97.066	96.816	96.566
2.375	97.710	97.460	97.210
2.500	98.354	98.104	97.854
2.625	98.944	98.694	98.444
2.750	99.781	99.531	99.281
2.875	100.415	100.165	99.915
2.990	100.980	100.730	100.480
3.000	101.030	100.780	100.530
3.125	101.568	101.318	101.068
3.250	102.055	101.805	101.555
3.375	102.554	102.304	102.054
3.500	103.111	102.861	102.611
3.625	103.609	103.359	103.109
3.750	104.076	103.826	103.576
3.875	104.539	104.289	104.039
3.990	104.522	104.272	104.022
4.000	104.572	104.322	104.072
4.125	105.058	104.808	104.558
4.250	105.513	105.263	105.013

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

Feature Adjustments

LTV	≤ 75%	>75%-80%	> 80%
Investment Property	-2.125	-3.375	-4.125
LTV		All	
Manufactured Home		-1.000	

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

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

Super Conforming Mortgage

LTV	≤ 75.00%	75.01 - 80.00%	> 80.00%
Purchase & No Cash-Out Refi	-0.250	-0.250	-0.250

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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W. Rate Sheet Dated: 10/1/2015 **Release Time:** 10:00 AM ET

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

Non-Conforming 30 year Fixed
Max Price After Adjustments 101.750

Rate	30 day	45 day	60 day
3.750	97.578	97.438	97.297
3.875	98.203	98.063	97.922
4.000	98.765	98.625	98.484
4.125	99.327	99.187	99.046
4.250	99.858	99.718	99.577
4.375	100.389	100.249	100.108
4.500	100.858	100.718	100.577
4.625	101.327	101.187	101.046
4.750	101.796	101.656	101.515
4.875	102.046	101.906	101.765
5.000	102.296	102.156	102.015
5.125	102.515	102.375	102.234

Non-Conforming 15 year Fixed
Max Price After Adjustments 101.250

Rate	30 day	45 day	60 day
3.375	99.039	98.914	98.789
3.500	99.406	99.281	99.156
3.625	99.846	99.706	99.565
3.750	100.299	100.174	100.049
3.875	100.705	100.580	100.455
4.000	101.080	100.955	100.830
4.125	101.393	101.268	101.143
4.250	101.674	101.549	101.424
4.375	101.862	101.737	101.612
4.500	101.987	101.862	101.737
4.625	102.112	101.987	101.862
4.750	102.175	102.050	101.925

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

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
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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
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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: 10/1/2015 **Release Time:** 10:00 AM ET

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

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
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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

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Flood Certification = $10.00 FHA ID# - 1358600006

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