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.: 12/1/2015

prices are subject to change without notice

W. Rate Sheet Dated: 10/2/2015
Release Time: 10:00 AM ET

STANDARD GOVERNMENT PRODUCT

30/25 Year Government Standard Product

Rate	30 Day	45 Day	60 Day
3.250	101.593	101.343	101.093
3.375	102.131	101.881	101.631
3.500	102.641	102.391	102.141
3.625	103.123	102.873	102.623
3.750	104.061	103.811	103.561
3.875	104.548	104.298	104.048
4.000	104.957	104.707	104.457
4.125	105.320	105.070	104.820
4.250	105.641	105.391	105.141
4.375	106.022	105.772	105.522
4.500	106.330	106.080	105.830
4.625	106.641	106.391	106.141
4.750	106.595	106.345	106.095
4.875	106.928	106.678	106.428
5.000	107.236	106.986	106.736
5.125	107.547	107.297	107.047
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	101.342	101.092	100.842
3.375	101.880	101.630	101.380
3.500	102.390	102.140	101.890
3.625	102.872	102.622	102.372
3.750	103.810	103.560	103.310
3.875	104.297	104.047	103.797
4.000	104.706	104.456	104.206
4.125	105.069	104.819	104.569
4.250	105.390	105.140	104.890
4.375	105.771	105.521	105.271
4.500	106.079	105.829	105.579
4.625	106.390	106.140	105.890
4.750	106.344	106.094	105.844
4.875	106.677	106.427	106.177
5.000	106.985	106.735	106.485
5.125	107.296	107.046	106.796
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	101.522	101.272	101.022
2.875	101.973	101.723	101.473
3.000	102.391	102.141	101.891
3.125	102.800	102.550	102.300
3.250	103.411	103.161	102.911
3.375	103.813	103.563	103.313
3.500	104.139	103.889	103.639
3.625	104.416	104.166	103.916
3.750	104.428	104.178	103.928
3.875	104.719	104.469	104.219
4.000	104.968	104.718	104.468
4.125	105.195	104.945	104.695
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	101.093	100.843	100.593
3.375	101.631	101.381	101.131
3.500	102.141	101.891	101.641
3.625	102.623	102.373	102.123
3.750	103.561	103.311	103.061
3.875	104.048	103.798	103.548
4.000	104.457	104.207	103.957
4.125	104.820	104.570	104.320
4.250	105.141	104.891	104.641
4.375	105.522	105.272	105.022
4.500	105.830	105.580	105.330
4.625	106.141	105.891	105.641
4.750	106.095	105.845	105.595
4.875	106.428	106.178	105.928
5.000	106.736	106.486	106.236
5.125	107.047	106.797	106.547
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	100.842	100.592	100.342
3.375	101.380	101.130	100.880
3.500	101.890	101.640	101.390
3.625	102.372	102.122	101.872
3.750	103.310	103.060	102.810
3.875	103.797	103.547	103.297
4.000	104.206	103.956	103.706
4.125	104.569	104.319	104.069
4.250	104.890	104.640	104.390
4.375	105.271	105.021	104.771
4.500	105.579	105.329	105.079
4.625	105.890	105.640	105.390
4.750	105.844	105.594	105.344
4.875	106.177	105.927	105.677
5.000	106.485	106.235	105.985
5.125	106.796	106.546	106.296
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	100.872	100.622	100.372
2.875	101.323	101.073	100.823
3.000	101.741	101.491	101.241
3.125	102.150	101.900	101.650
3.250	102.761	102.511	102.261
3.375	103.163	102.913	102.663
3.500	103.489	103.239	102.989
3.625	103.766	103.516	103.266
3.750	103.778	103.528	103.278
3.875	104.069	103.819	103.569
4.000	104.318	104.068	103.818
4.125	104.545	104.295	104.045
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	99.966	99.716	99.466
4.000	102.282	102.032	101.782
4.500	103.655	103.405	103.155
5.000	104.561	104.311	104.061

15 Year One Time Close "OTC" Specialty Product

Rate	30 Day	45 Day	60 Day
3.000	100.107	99.857	99.607
3.500	101.855	101.605	101.355
4.000	102.684	102.434	102.184
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	10/2/2015	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	45 Day	60 Day	> 105% LTV 30 Day	45 Day	60 Day
3.125	96.048	95.798	95.548	93.202	92.952	92.702
3.250	97.256	97.006	96.756	94.656	94.406	94.156
3.375	98.084	97.834	97.584	95.789	95.539	95.289
3.500	98.978	98.728	98.478	96.987	96.737	96.487
3.625	99.961	99.711	99.461	98.275	98.025	97.775
3.750	100.847	100.597	100.347	99.423	99.173	98.923
3.875	101.427	101.177	100.927	100.175	99.925	99.675
3.990	101.974	101.724	101.474	100.894	100.644	100.394
4.000	102.074	101.824	101.574	100.994	100.744	100.494
4.125	102.797	102.547	102.297	101.889	101.639	101.389
4.250	103.462	103.212	102.962	102.703	102.453	102.203
4.375	103.918	103.668	103.418	103.260	103.010	102.760
4.500	104.384	104.134	103.884	103.829	103.579	103.329
4.625	104.844	104.594	104.344	104.390	104.140	103.890
4.750	105.309	105.059	104.809	104.937	104.687	104.437
4.875	105.697	105.447	105.197	105.364	105.114	104.864
4.990	105.993	105.743	105.493	.100	.350	.600
5.000	106.093	105.843	105.593	N/A	N/A	N/A

DURP 20 Year

Rate	≤ 105% LTV 30 Day	45 Day	60 Day	> 105% LTV 30 Day	45 Day	60 Day
2.990	94.236	93.986	93.736	94.195	93.945	93.695
3.000	94.336	94.086	93.836	94.295	94.045	93.795
3.125	95.968	95.718	95.468	95.662	95.412	95.162
3.250	97.382	97.132	96.882	96.884	96.634	96.384
3.375	98.247	97.997	97.747	97.738	97.488	97.238
3.500	99.089	98.839	98.589	98.645	98.395	98.145
3.625	99.899	99.649	99.399	99.595	99.345	99.095
3.750	100.619	100.369	100.119	100.457	100.207	99.957
3.875	101.125	100.875	100.625	101.022	100.772	100.522
3.990	101.516	101.266	101.016	101.528	101.278	101.028
4.000	101.616	101.366	101.116	101.628	101.378	101.128
4.125	102.144	101.894	101.644	102.327	102.077	101.827
4.250	102.631	102.381	102.131	102.946	102.696	102.446
4.375	103.096	102.846	102.596	103.388	103.138	102.888
4.500	103.576	103.326	103.076	103.864	103.614	103.364
4.625	104.061	103.811	103.561	104.366	104.116	103.866
4.750	104.496	104.246	103.996	104.831	104.581	104.331
4.875	104.771	104.521	104.271	105.137	104.887	104.637

DURP 15 Year

Rate	≤ 105% LTV 30 Day	45 Day	60 Day	> 105% LTV 30 Day	45 Day	60 Day
2.250	94.770	94.520	94.270	N/A	N/A	N/A
2.375	96.195	95.945	95.695	N/A	N/A	N/A
2.500	97.597	97.347	97.097	93.999	93.749	93.499
2.625	98.619	98.369	98.119	95.222	94.972	94.722
2.750	99.278	99.028	98.778	96.193	95.943	95.693
2.875	99.937	99.687	99.437	97.165	96.915	96.665
2.990	100.497	100.247	99.997	98.037	97.787	97.537
3.000	100.597	100.347	100.097	98.137	97.887	97.637
3.125	101.112	100.862	100.612	98.899	98.649	98.399
3.250	101.510	101.260	101.010	99.485	99.235	98.985
3.375	101.942	101.692	101.442	100.105	99.855	99.605
3.500	102.423	102.173	101.923	100.773	100.523	100.273
3.625	102.832	102.582	102.332	101.321	101.071	100.821
3.750	103.164	102.914	102.664	101.747	101.497	101.247
3.875	103.498	103.248	102.998	102.174	101.924	101.674
3.990	103.732	103.482	103.232	102.502	102.252	102.002
4.000	103.832	103.582	103.332	102.602	102.352	102.102
4.125	104.156	103.906	103.656	103.020	102.770	102.520

DURP 10 Year

Rate	≤ 105% LTV 30 Day	45 Day	60 Day	> 105% LTV 30 Day	45 Day	60 Day
2.250	94.073	93.823	93.573	N/A	N/A	N/A
2.375	95.497	95.247	94.997	N/A	N/A	N/A
2.500	96.899	96.649	96.399	93.799	93.549	93.299
2.625	97.950	97.700	97.450	95.022	94.772	94.522
2.750	98.664	98.414	98.164	95.993	95.743	95.493
2.875	99.378	99.128	98.878	96.965	96.715	96.465
2.990	99.992	99.742	99.492	97.837	97.587	97.337
3.000	100.092	99.842	99.592	97.937	97.687	97.437
3.125	100.586	100.336	100.086	98.699	98.449	98.199
3.250	100.874	100.624	100.374	99.285	99.035	98.785
3.375	101.157	100.907	100.657	99.905	99.655	99.405
3.500	101.449	101.199	100.949	100.573	100.323	100.073
3.625	101.735	101.485	101.235	101.121	100.871	100.621
3.750	102.021	101.771	101.521	101.547	101.297	101.047
3.875	102.307	102.057	101.807	101.974	101.724	101.474
3.990	102.494	102.244	101.994	102.302	102.052	101.802
4.000	102.594	102.344	102.094	102.402	102.152	101.902
4.125	102.872	102.622	102.372	102.820	102.570	102.320

Applicable for all mortgage with greater than 15 year terms

LTV → / FICO ↓	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%	97.01 - 105.00%	> 105%
≥ 740	0.000	-0.250	-0.250	-0.250	0.000	0.000	0.000	0.000	0.000	0.000
720 - 739	0.000	-0.250	-0.250	-0.250	0.000	0.000	0.000	0.000	0.000	0.000
700 - 719	0.000	-0.500	-0.750	-0.750	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
680 - 699	0.000	-0.500	-0.750	-0.750	-0.750	-0.750	-0.750	-0.500	-0.500	-0.500
660 - 679	0.000	-1.000	-1.500	-1.750	-1.750	-1.750	-1.750	-1.250	-1.250	-1.250
640 - 659	-0.500	-1.250	-2.000	-2.250	-2.250	-2.250	-2.250	-1.750	-1.750	-1.750
620 - 639	-0.500	-1.500	-2.500	-2.750	-2.750	-2.750	-2.750	-2.500	-2.500	-2.500
< 620 *	-0.500	-1.500	-3.000	-3.000	-3.000	-3.000	-3.000	-3.000	-3.000	-3.000

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

DU Refi Plus Adjusters

Adjusters	30/25 yr	20/15/10 yr
DURP with MI	0.000	0.000
High Balance	-2.500	-2.500
Manufactured	-1.000	-1.000
NY	-0.250	-0.250
AZ, CA, FL, GA, LA, MA, NJ, NV, UT	-0.150	-0.150
Extension Options	-0.018 per calendar day	

LTV Range

Product Feature	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%	97.01 - 105.00%	> 105%
Investment Property	-2.125	-2.125	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125	-4.125	-4.125
High-LTV										
30/25 year	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.500	-1.000	-1.000
20/15/10 year	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.500	-1.000	-1.000
Multiple-Unit Properties										
2-Unit Property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
3-4 Unit Property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
Condominium	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750

Refi Plus Mortgages with Subordinate Financing *

LTV Range	CLTV Range	Non Interest-Only LLPA Credit Score < 720	Credit Score ≥ 720
65.01 - 75.00%	90.01 - 95.00%	-0.500	-0.250
75.01 - 95.00%	90.01 - 95.00%	-0.500	-0.250
75.01 - 90.00%	76.01 - 90.00%	-0.250	0.000
Any	>95.00%	-1.500	-1.500

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

Loan Level Price Adjuster Caps

LLPA Cap	30/25 yr	20/15/10 yr
Owner Occupied LTV ≥80%	0.750	0.000
Owner Occupied LTV <80%	2.000	2.000
Investment & 2nd Home LTV ≤105%	2.000	2.000
Investment & 2nd Home LTV >105%	2.000	1.500

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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60 Day Lock Exp.: 12/1/2015

30/25 Year FNMA

Rate	30 day	45 day	60 day
2.990	95.807	95.557	95.532
3.000	95.857	95.607	95.582
3.125	97.248	96.998	96.973
3.250	98.456	98.206	98.181
3.375	99.284	99.034	99.009
3.500	100.178	99.928	99.903
3.625	101.161	100.911	100.886
3.750	102.047	101.797	101.772
3.875	102.627	102.377	102.352
3.990	103.224	102.974	102.949
4.000	103.274	103.024	102.999
4.125	103.997	103.747	103.722
4.250	104.662	104.412	104.387
4.375	105.118	104.868	104.843
4.500	105.584	105.334	105.309
4.625	106.044	105.794	105.769
4.750	106.509	106.259	106.234
4.875	106.897	106.647	106.622
4.990	107.243	106.993	106.968
5.000	107.293	107.043	107.018

20 Year FNMA

Rate	30 day	45 day	60 day
2.750	N/A	N/A	N/A
2.875	94.545	94.295	94.045
2.990	96.141	95.891	95.641
3.000	96.191	95.941	95.691
3.125	97.824	97.574	97.324
3.250	99.237	98.987	98.737
3.375	100.102	99.852	99.602
3.500	100.945	100.695	100.445
3.625	101.755	101.505	101.255
3.750	102.475	102.225	101.975
3.875	102.980	102.730	102.480
3.990	103.421	103.171	102.921
4.000	103.471	103.221	102.971
4.125	103.999	103.749	103.499
4.250	104.486	104.236	103.986
4.375	104.951	104.701	104.451
4.500	105.431	105.181	104.931
4.625	105.917	105.667	105.417
4.750	106.352	106.102	105.852
4.875	106.626	106.376	106.126

15 Year FNMA

Rate	30 day	45 day	60 day
2.000	#N/A	#N/A	#N/A
2.125	94.096	93.846	93.596
2.250	95.520	95.270	95.020
2.375	96.945	96.695	96.445
2.500	98.347	98.097	97.847
2.625	99.369	99.119	98.869
2.750	100.028	99.778	99.528
2.875	100.688	100.438	100.188
2.990	101.297	101.047	100.797
3.000	101.347	101.097	100.847
3.125	101.862	101.612	101.362
3.250	102.260	102.010	101.760
3.375	102.692	102.442	102.192
3.500	103.173	102.923	102.673
3.625	103.582	103.332	103.082
3.750	103.914	103.664	103.414
3.875	104.248	103.998	103.748
3.990	104.532	104.282	104.032
4.000	104.582	104.332	104.082
4.125	104.906	104.656	104.406

10 Year FNMA

Rate	30 day	45 day	60 day
2.000	N/A	N/A	N/A
2.125	94.664	94.414	94.164
2.250	96.089	95.839	95.589
2.375	97.513	97.263	97.013
2.500	98.915	98.665	98.415
2.625	99.966	99.716	99.466
2.750	100.680	100.430	100.180
2.875	101.394	101.144	100.894
2.990	102.058	101.808	101.558
3.000	102.108	101.858	101.608
3.125	102.602	102.352	102.102
3.250	102.890	102.640	102.390
3.375	103.173	102.923	102.673
3.500	103.465	103.215	102.965
3.625	103.751	103.501	103.251
3.750	104.037	103.787	103.537
3.875	104.323	104.073	103.823
3.990	104.560	104.310	104.060
4.000	104.610	104.360	104.110
4.125	104.888	104.638	104.388

30/25 Year HB FNMA

Rate	30 day	45 day	60 day
3.000	N/A	N/A	N/A
3.125	95.323	95.073	94.823
3.250	96.621	96.371	96.121
3.375	97.730	97.480	97.230
3.500	98.905	98.655	98.405
3.625	100.170	99.920	99.670
3.750	101.247	100.997	100.747
3.875	101.827	101.577	101.327
3.990	102.424	102.174	101.924
4.000	102.474	102.224	101.974
4.125	103.197	102.947	102.697
4.250	103.747	103.497	103.247
4.375	103.843	103.593	103.343
4.500	103.951	103.701	103.451
4.625	104.051	103.801	103.551
4.750	104.247	103.997	103.747
4.875	104.557	104.307	104.057
4.990	104.824	104.574	104.324
5.000	104.874	104.624	104.374
5.125	105.243	104.993	104.743

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	95.539	95.289	95.039
2.500	97.128	96.878	96.628
2.625	98.322	98.072	97.822
2.750	99.137	98.887	98.637
2.875	99.952	99.702	99.452
2.990	100.718	100.468	100.218
3.000	100.768	100.518	100.268
3.125	101.358	101.108	100.858
3.250	101.756	101.506	101.256
3.375	102.188	101.938	101.688
3.500	102.669	102.419	102.169
3.625	102.964	102.714	102.464
3.750	103.078	102.828	102.578
3.875	103.192	102.942	102.692
3.990	103.258	103.008	102.758
4.000	103.308	103.058	102.808
4.125	103.414	103.164	102.914

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.: 11/2/2015

45 Day Lock Exp.: 11/16/2015

60 Day Lock Exp.: 12/1/2015

W. Rate Sheet Dated: 10/2/2015 **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	94.305	94.055	93.805
3.250	95.715	95.465	95.215
3.375	96.937	96.687	96.437
3.500	97.783	97.533	97.283
3.625	98.705	98.455	98.205
3.750	99.701	99.451	99.201
3.875	100.612	100.362	100.112
4.000	101.248	100.998	100.748
4.125	101.941	101.691	101.441
4.250	102.691	102.441	102.191
4.375	103.380	103.130	102.880
4.500	103.866	103.616	103.366
4.625	104.373	104.123	103.873
4.750	104.899	104.649	104.399
4.875	105.410	105.160	104.910
5.000	105.857	105.607	105.357
5.125	106.303	106.053	105.803

FNMA HB MCM 30 Year

Note Rate	30 Day	45 Day	60 Day
2.875	N/A	N/A	N/A
3.000	N/A	N/A	N/A
3.125	N/A	N/A	N/A
3.250	93.758	93.508	93.258
3.375	95.095	94.845	94.595
3.500	96.216	95.966	95.716
3.625	97.413	97.163	96.913
3.750	98.685	98.435	98.185
3.875	99.843	99.593	99.343
4.000	100.476	100.226	99.976
4.125	101.164	100.914	100.664
4.250	101.909	101.659	101.409
4.375	102.536	102.286	102.036
4.500	102.662	102.412	102.162
4.625	102.807	102.557	102.307
4.750	102.973	102.723	102.473
4.875	103.199	102.949	102.699
5.000	103.568	103.318	103.068
5.125	103.936	103.686	103.436
5.250	104.305	104.055	103.805

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

W. Rate Sheet Dated: 10/2/2015

[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
Release Time: 10:00 AM ET

30 Day Lock Exp.: 11/2/2015
45 Day Lock Exp.: 11/16/2015
60 Day Lock Exp.: 12/1/2015

30/25 Year Open Access ≤ 105.00 LTV

Rate	30 day	45 day	60 day
3.250	96.551	96.301	96.051
3.375	97.663	97.413	97.163
3.500	98.748	98.498	98.248
3.625	99.751	99.501	99.251
3.750	100.517	100.267	100.017
3.875	101.139	100.889	100.639
4.000	101.741	101.491	101.241
4.125	102.591	102.341	102.091
4.250	103.189	102.939	102.689
4.375	103.658	103.408	103.158
4.500	104.136	103.886	103.636
4.625	104.849	104.599	104.349
4.750	105.366	105.116	104.866
4.875	105.813	105.563	105.313
5.000	105.827	105.577	105.327
5.125	106.509	106.259	106.009
5.250	107.005	106.755	106.505

30/25 Year Open Access > 105.00 LTV

Rate	30 day	45 day	60 day
3.250	96.551	96.301	96.051
3.375	97.538	97.288	97.038
3.500	98.623	98.373	98.123
3.625	99.626	99.376	99.126
3.750	100.392	100.142	99.892
3.875	101.014	100.764	100.514
4.000	102.054	101.804	101.554
4.125	102.904	102.654	102.404
4.250	103.502	103.252	103.002
4.375	103.971	103.721	103.471
4.500	105.324	105.074	104.824
4.625	106.037	105.787	105.537
4.750	106.554	106.304	106.054
4.875	107.001	106.751	106.501
5.000	108.077	107.827	107.577
5.125	108.759	108.509	108.259
5.250	109.255	109.005	108.755

20 Year Open Access ≤ 105.00 LTV

Rate	30 day	45 day	60 day
3.250	97.735	97.485	97.235
3.375	98.656	98.406	98.156
3.500	99.542	99.292	99.042
3.625	100.376	100.126	99.876
3.750	101.047	100.797	100.547
3.875	101.622	101.372	101.122
4.000	101.869	101.619	101.369
4.125	102.603	102.353	102.103
4.250	103.175	102.925	102.675
4.375	103.653	103.403	103.153
4.500	104.334	104.084	103.834
4.625	104.992	104.742	104.492
4.750	105.511	105.261	105.011
4.875	105.968	105.718	105.468
5.000	105.207	104.957	104.707
5.125	105.826	105.576	105.326
5.250	106.313	106.063	105.813

20 Year Open Access > 105.00 LTV

Rate	30 day	45 day	60 day
3.250	97.735	97.485	97.235
3.375	98.344	98.094	97.844
3.500	99.230	98.980	98.730
3.625	100.064	99.814	99.564
3.750	100.735	100.485	100.235
3.875	101.310	101.060	100.810
4.000	101.869	101.619	101.369
4.125	102.603	102.353	102.103
4.250	103.175	102.925	102.675
4.375	103.653	103.403	103.153
4.500	104.522	104.272	104.022
4.625	105.180	104.930	104.680
4.750	105.699	105.449	105.199
4.875	106.156	105.906	105.656
5.000	105.645	105.395	105.145
5.125	106.264	106.014	105.764
5.250	106.751	106.501	106.251

15 Year Open Access ≤ 105.00 LTV

Rate	30 day	45 day	60 day
2.250	96.590	96.340	96.090
2.375	97.236	96.986	96.736
2.500	97.881	97.631	97.381
2.625	98.473	98.223	97.973
2.750	99.259	99.009	98.759
2.875	99.895	99.645	99.395
3.000	100.510	100.260	100.010
3.125	101.049	100.799	100.549
3.250	101.536	101.286	101.036
3.375	101.925	101.675	101.425
3.500	102.482	102.232	101.982
3.625	102.980	102.730	102.480
3.750	103.449	103.199	102.949
3.875	103.912	103.662	103.412
4.000	103.802	103.552	103.302
4.125	104.289	104.039	103.789
4.250	104.743	104.493	104.243

15 Year Open Access > 105.00 LTV

Rate	30 day	45 day	60 day
2.250	96.590	96.340	96.090
2.375	95.111	94.861	94.611
2.500	95.756	95.506	95.256
2.625	96.348	96.098	95.848
2.750	97.134	96.884	96.634
2.875	99.270	99.020	98.770
3.000	99.885	99.635	99.385
3.125	100.424	100.174	99.924
3.250	100.911	100.661	100.411
3.375	101.675	101.425	101.175
3.500	102.232	101.982	101.732
3.625	102.730	102.480	102.230
3.750	103.199	102.949	102.699
3.875	103.787	103.537	103.287
4.000	103.677	103.427	103.177
4.125	104.164	103.914	103.664
4.250	104.618	104.368	104.118

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

30 Day Lock Exp.: 11/2/2015
45 Day Lock Exp.: 11/16/2015
60 Day Lock Exp.: 12/1/2015

prices are subject to change without notice

W. Rate Sheet Dated: 10/2/2015 **Release Time:** 10:00 AM ET

30/25 Year FHLMC

Rate	30 day	45 day	60 day
3.125	N/A	N/A	N/A
3.250	97.961	97.711	97.686
3.375	99.073	98.823	98.798
3.500	100.158	99.908	99.883
3.625	101.161	100.911	100.886
3.750	101.927	101.677	101.652
3.875	102.549	102.299	102.274
3.990	103.101	102.851	102.826
4.000	103.151	102.901	102.876
4.125	104.001	103.751	103.726
4.250	104.599	104.349	104.324
4.375	105.068	104.818	104.793
4.500	105.546	105.296	105.271
4.625	106.259	106.009	105.984
4.750	106.776	106.526	106.501
4.875	107.223	106.973	106.948
4.990	107.187	106.937	106.912
5.000	107.237	106.987	106.962
5.125	107.919	107.669	107.644
5.250	108.415	108.165	108.140

20 Year FHLMC

Rate	30 day	45 day	60 day
3.125	N/A	N/A	N/A
3.250	99.245	98.995	98.745
3.375	100.166	99.916	99.666
3.500	101.052	100.802	100.552
3.625	101.886	101.636	101.386
3.750	102.557	102.307	102.057
3.875	103.132	102.882	102.632
3.990	103.329	103.079	102.829
4.000	103.379	103.129	102.879
4.125	104.113	103.863	103.613
4.250	104.685	104.435	104.185
4.375	105.163	104.913	104.663
4.500	105.844	105.594	105.344
4.625	106.502	106.252	106.002
4.750	107.021	106.771	106.521
4.875	107.478	107.228	106.978
4.990	106.667	106.417	106.167
5.000	106.717	106.467	106.217
5.125	107.336	107.086	106.836
5.250	107.823	107.573	107.323

15 Year FHLMC

Rate	30 day	45 day	60 day
2.125	N/A	N/A	N/A
2.250	97.500	97.250	97.000
2.375	98.146	97.896	97.646
2.500	98.791	98.541	98.291
2.625	99.383	99.133	98.883
2.750	100.169	99.919	99.669
2.875	100.805	100.555	100.305
2.990	101.370	101.120	100.870
3.000	101.420	101.170	100.920
3.125	101.959	101.709	101.459
3.250	102.446	102.196	101.946
3.375	102.835	102.585	102.335
3.500	103.392	103.142	102.892
3.625	103.890	103.640	103.390
3.750	104.359	104.109	103.859
3.875	104.822	104.572	104.322
3.990	104.662	104.412	104.162
4.000	104.712	104.462	104.212
4.125	105.199	104.949	104.699
4.250	105.653	105.403	105.153

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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30 Day Lock Exp.: 11/2/2015
45 Day Lock Exp.: 11/16/2015
60 Day Lock Exp.: 12/1/2015

30/25 Year FHLMC HP & HPA

Rate	30 day	45 day	60 day
3.125	N/A	N/A	N/A
3.250	97.961	97.711	97.686
3.375	99.073	98.823	98.798
3.500	100.158	99.908	99.883
3.625	101.161	100.911	100.886
3.750	101.927	101.677	101.652
3.875	102.549	102.299	102.274
3.990	103.101	102.851	102.826
4.000	103.151	102.901	102.876
4.125	104.001	103.751	103.726
4.250	104.599	104.349	104.324
4.375	105.068	104.818	104.793
4.500	105.546	105.296	105.271
4.625	106.259	106.009	105.984
4.750	106.776	106.526	106.501
4.875	107.223	106.973	106.948
4.990	107.187	106.937	106.912
5.000	107.237	106.987	106.962
5.125	107.919	107.669	107.644
5.250	108.415	108.165	108.140

20 Year FHLMC HP & HPA

Rate	30 day	45 day	60 day
3.125	N/A	N/A	N/A
3.250	99.245	98.995	98.745
3.375	100.166	99.916	99.666
3.500	101.052	100.802	100.552
3.625	101.886	101.636	101.386
3.750	102.557	102.307	102.057
3.875	103.132	102.882	102.632
3.990	103.329	103.079	102.829
4.000	103.379	103.129	102.879
4.125	104.113	103.863	103.613
4.250	104.685	104.435	104.185
4.375	105.163	104.913	104.663
4.500	105.844	105.594	105.344
4.625	106.502	106.252	106.002
4.750	107.021	106.771	106.521
4.875	107.478	107.228	106.978
4.990	106.667	106.417	106.167
5.000	106.717	106.467	106.217
5.125	107.336	107.086	106.836
5.250	107.823	107.573	107.323

15 Year FHLMC HP & HPA

Rate	30 day	45 day	60 day
2.125	N/A	N/A	N/A
2.250	97.500	97.250	97.000
2.375	98.146	97.896	97.646
2.500	98.791	98.541	98.291
2.625	99.383	99.133	98.883
2.750	100.169	99.919	99.669
2.875	100.805	100.555	100.305
2.990	101.370	101.120	100.870
3.000	101.420	101.170	100.920
3.125	101.959	101.709	101.459
3.250	102.446	102.196	101.946
3.375	102.835	102.585	102.335
3.500	103.392	103.142	102.892
3.625	103.890	103.640	103.390
3.750	104.359	104.109	103.859
3.875	104.822	104.572	104.322
3.990	104.662	104.412	104.162
4.000	104.712	104.462	104.212
4.125	105.199	104.949	104.699
4.250	105.653	105.403	105.153

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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W. Rate Sheet Dated: 10/2/2015 **Release Time:** 10:00 AM ET

30 Day Lock Exp.: 11/2/2015
45 Day Lock Exp.: 11/16/2015
60 Day Lock Exp.: 12/1/2015

Non-Conforming 30 year Fixed
Max Price After Adjustments 101.750

Rate	30 day	45 day	60 day
3.750	97.782	97.642	97.501
3.875	98.344	98.204	98.063
4.000	98.906	98.766	98.625
4.125	99.437	99.297	99.156
4.250	99.968	99.828	99.687
4.375	100.437	100.297	100.156
4.500	100.906	100.766	100.625
4.625	101.375	101.235	101.094
4.750	101.625	101.485	101.344
4.875	101.875	101.735	101.594
5.000	102.094	101.954	101.813
5.125	102.313	102.173	102.032

Non-Conforming 15 year Fixed
Max Price After Adjustments 101.250

Rate	30 day	45 day	60 day
3.375	99.248	99.123	98.998
3.500	99.584	99.459	99.334
3.625	100.024	99.884	99.743
3.750	100.477	100.352	100.227
3.875	100.883	100.758	100.633
4.000	101.258	101.133	101.008
4.125	101.571	101.446	101.321
4.250	101.852	101.727	101.602
4.375	102.040	101.915	101.790
4.500	102.165	102.040	101.915
4.625	102.290	102.165	102.040
4.750	102.353	102.228	102.103

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

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

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

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

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

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

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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7.375	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: 10/2/2015 **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
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Ratio 15 yr Fixed (AORP-15F)

Rate	30 day	45 day
6.000	100.202	100.054
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6.250	100.691	100.533
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6.500	101.181	101.012
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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
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7.750	103.316	103.095
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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

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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](#)