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: 10/6/2015

Release Time: 10:00 AM ET

30 Day Lock Exp.: 11/5/2015
45 Day Lock Exp.: 11/20/2015
60 Day Lock Exp.: 12/7/2015

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	103.670	103.420	103.170
3.875	104.157	103.907	103.657
4.000	104.566	104.316	104.066
4.125	104.930	104.680	104.430
4.250	105.407	105.157	104.907
4.375	105.788	105.538	105.288
4.500	106.096	105.846	105.596
4.625	106.407	106.157	105.907
4.750	106.642	106.392	106.142
4.875	106.975	106.725	106.475
5.000	107.283	107.033	106.783
5.125	107.593	107.343	107.093
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	103.419	103.169	102.919
3.875	103.906	103.656	103.406
4.000	104.315	104.065	103.815
4.125	104.679	104.429	104.179
4.250	105.156	104.906	104.656
4.375	105.537	105.287	105.037
4.500	105.845	105.595	105.345
4.625	106.156	105.906	105.656
4.750	106.391	106.141	105.891
4.875	106.724	106.474	106.224
5.000	107.032	106.782	106.532
5.125	107.342	107.092	106.842
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	101.119	100.869	100.619
2.875	101.571	101.321	101.071
3.000	101.988	101.738	101.488
3.125	102.398	102.148	101.898
3.250	103.141	102.891	102.641
3.375	103.544	103.294	103.044
3.500	103.869	103.619	103.369
3.625	104.147	103.897	103.647
3.750	104.287	104.037	103.787
3.875	104.578	104.328	104.078
4.000	104.827	104.577	104.327
4.125	105.055	104.805	104.555
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 = 0.310

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	103.170	102.920	102.670
3.875	103.657	103.407	103.157
4.000	104.066	103.816	103.566
4.125	104.430	104.180	103.930
4.250	104.907	104.657	104.407
4.375	105.288	105.038	104.788
4.500	105.596	105.346	105.096
4.625	105.907	105.657	105.407
4.750	106.142	105.892	105.642
4.875	106.475	106.225	105.975
5.000	106.783	106.533	106.283
5.125	107.093	106.843	106.593
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	100.469	100.219	99.969
2.875	100.921	100.671	100.421
3.000	101.338	101.088	100.838
3.125	101.748	101.498	101.248
3.250	102.491	102.241	101.991
3.375	102.894	102.644	102.394
3.500	103.219	102.969	102.719
3.625	103.497	103.247	102.997
3.750	103.637	103.387	103.137
3.875	103.928	103.678	103.428
4.000	104.177	103.927	103.677
4.125	104.405	104.155	103.905
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

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	-0.500
	VA IRRRL > 125.00 LTV or No AVM	0.000

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	102.919	102.669	102.419
3.875	103.406	103.156	102.906
4.000	103.815	103.565	103.315
4.125	104.179	103.929	103.679
4.250	104.656	104.406	104.156
4.375	105.037	104.787	104.537
4.500	105.345	105.095	104.845
4.625	105.656	105.406	105.156
4.750	105.891	105.641	105.391
4.875	106.224	105.974	105.724
5.000	106.532	106.282	106.032
5.125	106.842	106.592	106.342
5.250	N/A	N/A	N/A
5.375	N/A	N/A	N/A
5.500	N/A	N/A	N/A

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

Rate	30 Day	45 Day	60 Day
2.875	97.715	97.465	97.215
3.000	97.713	97.463	97.213
3.125	97.712	97.462	97.212
3.250	99.835	99.585	99.335
3.375	99.832	99.582	99.332

Margin = 2.250 Index = 0.310

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	101.891	101.641	101.391
4.500	103.421	103.171	102.921
5.000	104.608	104.358	104.108

15 Year One Time Close "OTC" Specialty Product

Rate	30 Day	45 Day	60 Day
3.000	99.704	99.454	99.204
3.500	101.585	101.335	101.085
4.000	102.543	102.293	102.043
4.500	N/A	N/A	N/A
5.000	N/A	N/A	N/A

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	10/6/2015	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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Release Time: 10:00 AM ET

DURP 30/25 Year

Rate	≤ 105% LTV 30 Day	≤ 105% LTV 45 Day	≤ 105% LTV 60 Day	> 105% LTV 30 Day	> 105% LTV 45 Day	> 105% LTV 60 Day
3.250	96.692	96.442	96.192	94.092	93.842	93.592
3.375	97.520	97.270	97.020	95.225	94.975	94.725
3.500	98.413	98.163	97.913	96.422	96.172	95.922
3.625	99.395	99.145	98.895	97.709	97.459	97.209
3.750	100.289	100.039	99.789	98.865	98.615	98.365
3.875	100.895	100.645	100.395	99.643	99.393	99.143
3.990	101.469	101.219	100.969	100.389	100.139	99.889
4.000	101.569	101.319	101.069	100.489	100.239	99.989
4.125	102.323	102.073	101.823	101.415	101.165	100.915
4.250	103.027	102.777	102.527	102.268	102.018	101.768
4.375	103.538	103.288	103.038	102.881	102.631	102.381
4.500	104.063	103.813	103.563	103.507	103.257	103.007
4.625	104.582	104.332	104.082	104.128	103.878	103.628
4.750	105.091	104.841	104.591	104.718	104.468	104.218
4.875	105.483	105.233	104.983	105.149	104.899	104.649
4.990	105.782	105.532	105.282	105.487	105.237	104.987
5.000	105.882	105.632	105.382	105.587	105.337	105.087
5.125	106.332	106.082	105.832	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	95.235	94.985	94.735	95.094	94.844	94.594
3.250	96.636	96.386	96.136	96.320	96.070	95.820
3.375	97.515	97.265	97.015	97.173	96.923	96.673
3.500	98.373	98.123	97.873	98.080	97.830	97.580
3.625	99.198	98.948	98.698	99.029	98.779	98.529
3.750	99.943	99.693	99.443	99.900	99.650	99.400
3.875	100.492	100.242	99.992	100.489	100.239	99.989
3.990	100.927	100.677	100.427	101.023	100.773	100.523
4.000	101.027	100.777	100.527	101.123	100.873	100.623
4.125	101.599	101.349	101.099	101.852	101.602	101.352
4.250	102.134	101.884	101.634	102.511	102.261	102.011
4.375	102.658	102.408	102.158	103.008	102.758	102.508
4.500	103.196	102.946	102.696	103.542	103.292	103.042
4.625	103.740	103.490	103.240	104.104	103.854	103.604
4.750	104.220	103.970	103.720	104.613	104.363	104.113
4.875	104.514	104.264	104.014	104.922	104.672	104.422
4.990	104.708	104.458	104.208	.100	.350	.600
5.000	104.808	104.558	104.308	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	94.321	94.071	93.821	N/A	N/A	N/A
2.375	95.755	95.505	95.255	N/A	N/A	N/A
2.500	97.165	96.915	96.665	93.568	93.318	93.068
2.625	98.195	97.945	97.695	94.798	94.548	94.298
2.750	98.860	98.610	98.360	95.775	95.525	95.275
2.875	99.525	99.275	99.025	96.753	96.503	96.253
2.990	100.091	99.841	99.591	97.631	97.381	97.131
3.000	100.191	99.941	99.691	97.731	97.481	97.231
3.125	100.734	100.484	100.234	98.521	98.271	98.021
3.250	101.182	100.932	100.682	99.157	98.907	98.657
3.375	101.669	101.419	101.169	99.832	99.582	99.332
3.500	102.209	101.959	101.709	100.559	100.309	100.059
3.625	102.637	102.387	102.137	101.126	100.876	100.626
3.750	102.950	102.700	102.450	101.532	101.282	101.032
3.875	103.263	103.013	102.763	101.939	101.689	101.439
3.990	103.477	103.227	102.977	102.247	101.997	101.747
4.000	103.577	103.327	103.077	102.347	102.097	101.847
4.125	103.881	103.631	103.381	102.745	102.495	102.245

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	93.624	93.374	93.124	N/A	N/A	N/A
2.375	95.057	94.807	94.557	N/A	N/A	N/A
2.500	96.468	96.218	95.968	93.368	93.118	92.868
2.625	97.506	97.256	97.006	94.598	94.348	94.098
2.750	98.186	97.936	97.686	95.575	95.325	95.075
2.875	98.867	98.617	98.367	96.553	96.303	96.053
2.990	99.448	99.198	98.948	97.431	97.181	96.931
3.000	99.548	99.298	99.048	97.531	97.281	97.031
3.125	100.072	99.822	99.572	98.321	98.071	97.821
3.250	100.445	100.195	99.945	98.957	98.707	98.457
3.375	100.814	100.564	100.314	99.632	99.382	99.132
3.500	101.193	100.943	100.693	100.359	100.109	99.859
3.625	101.513	101.263	101.013	100.926	100.676	100.426
3.750	101.787	101.537	101.287	101.332	101.082	100.832
3.875	102.061	101.811	101.561	101.739	101.489	101.239
3.990	102.236	101.986	101.736	102.047	101.797	101.547
4.000	102.336	102.086	101.836	102.147	101.897	101.647
4.125	102.601	102.351	102.101	102.545	102.295	102.045

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

Lock Desk Policy

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Flood Certification = $10.00 | FHA ID# - 1358600006

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W. Rate Sheet Dated: 10/6/2015

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30/25 Year FNMA

Rate	30 day	45 day	60 day
3.000	95.283	95.033	95.008
3.125	96.681	96.431	96.406
3.250	97.892	97.642	97.617
3.375	98.720	98.470	98.445
3.500	99.613	99.363	99.338
3.625	100.595	100.345	100.320
3.750	101.489	101.239	101.214
3.875	102.095	101.845	101.820
3.990	102.719	102.469	102.444
4.000	102.769	102.519	102.494
4.125	103.523	103.273	103.248
4.250	104.227	103.977	103.952
4.375	104.738	104.488	104.463
4.500	105.263	105.013	104.988
4.625	105.782	105.532	105.507
4.750	106.291	106.041	106.016
4.875	106.683	106.433	106.408
4.990	107.032	106.782	106.757
5.000	107.082	106.832	106.807
5.125	107.532	107.282	107.257

20 Year FNMA

Rate	30 day	45 day	60 day
2.990	95.433	95.183	94.933
3.000	95.483	95.233	94.983
3.125	97.090	96.840	96.590
3.250	98.491	98.241	97.991
3.375	99.371	99.121	98.871
3.500	100.228	99.978	99.728
3.625	101.054	100.804	100.554
3.750	101.798	101.548	101.298
3.875	102.348	102.098	101.848
3.990	102.833	102.583	102.333
4.000	102.883	102.633	102.383
4.125	103.454	103.204	102.954
4.250	103.990	103.740	103.490
4.375	104.513	104.263	104.013
4.500	105.051	104.801	104.551
4.625	105.595	105.345	105.095
4.750	106.075	105.825	105.575
4.875	106.370	106.120	105.870
4.990	106.614	106.364	106.114
5.000	106.664	106.414	106.164

15 Year FNMA

Rate	30 day	45 day	60 day
2.000	#N/A	#N/A	#N/A
2.125	93.638	93.388	93.138
2.250	95.071	94.821	94.571
2.375	96.505	96.255	96.005
2.500	97.915	97.665	97.415
2.625	98.945	98.695	98.445
2.750	99.610	99.360	99.110
2.875	100.276	100.026	99.776
2.990	100.891	100.641	100.391
3.000	100.941	100.691	100.441
3.125	101.484	101.234	100.984
3.250	101.932	101.682	101.432
3.375	102.420	102.170	101.920
3.500	102.959	102.709	102.459
3.625	103.387	103.137	102.887
3.750	103.700	103.450	103.200
3.875	104.013	103.763	103.513
3.990	104.277	104.027	103.777
4.000	104.327	104.077	103.827
4.125	104.631	104.381	104.131

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	95.640	95.390	95.140
2.375	97.073	96.823	96.573
2.500	98.484	98.234	97.984
2.625	99.522	99.272	99.022
2.750	100.202	99.952	99.702
2.875	100.883	100.633	100.383
2.990	101.514	101.264	101.014
3.000	101.564	101.314	101.064
3.125	102.088	101.838	101.588
3.250	102.461	102.211	101.961
3.375	102.830	102.580	102.330
3.500	103.209	102.959	102.709
3.625	103.529	103.279	103.029
3.750	103.803	103.553	103.303
3.875	104.077	103.827	103.577
3.990	104.302	104.052	103.802
4.000	104.352	104.102	103.852
4.125	104.617	104.367	104.117

30/25 Year HB FNMA

Rate	30 day	45 day	60 day
3.125	94.756	94.506	94.256
3.250	96.057	95.807	95.557
3.375	97.166	96.916	96.666
3.500	98.340	98.090	97.840
3.625	99.604	99.354	99.104
3.750	100.689	100.439	100.189
3.875	101.295	101.045	100.795
3.990	101.919	101.669	101.419
4.000	101.969	101.719	101.469
4.125	102.723	102.473	102.223
4.250	103.312	103.062	102.812
4.375	103.464	103.214	102.964
4.500	103.629	103.379	103.129
4.625	103.789	103.539	103.289
4.750	104.028	103.778	103.528
4.875	104.342	104.092	103.842
4.990	104.613	104.363	104.113
5.000	104.663	104.413	104.163
5.125	105.035	104.785	104.535
5.250	105.408	105.158	104.908

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	95.098	94.848	94.598
2.500	96.696	96.446	96.196
2.625	97.898	97.648	97.398
2.750	98.719	98.469	98.219
2.875	99.540	99.290	99.040
2.990	100.312	100.062	99.812
3.000	100.362	100.112	99.862
3.125	100.980	100.730	100.480
3.250	101.428	101.178	100.928
3.375	101.916	101.666	101.416
3.500	102.455	102.205	101.955
3.625	102.769	102.519	102.269
3.750	102.863	102.613	102.363
3.875	102.958	102.708	102.458
3.990	103.003	102.753	102.503
4.000	103.053	102.803	102.553
4.125	103.139	102.889	102.639

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

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.: 11/5/2015

45 Day Lock Exp.: 11/20/2015

60 Day Lock Exp.: 12/7/2015

prices are subject to change without notice

W. Rate Sheet Dated: 10/6/2015 **Release Time:** 10:00 AM ET

FNMA MCM 30 Year

Note Rate	30 Day	45 Day	60 Day
2.875	N/A	N/A	N/A
3.000	N/A	N/A	N/A
3.125	93.934	93.684	93.434
3.250	95.335	95.085	94.835
3.375	96.543	96.293	96.043
3.500	97.361	97.111	96.861
3.625	98.268	98.018	97.768
3.750	99.240	98.990	98.740
3.875	100.101	99.851	99.601
4.000	100.717	100.467	100.217
4.125	101.412	101.162	100.912
4.250	102.167	101.917	101.667
4.375	102.865	102.615	102.365
4.500	103.367	103.117	102.867
4.625	103.864	103.614	103.364
4.750	104.406	104.156	103.906
4.875	104.901	104.651	104.401
5.000	105.300	105.050	104.800
5.125	105.626	105.376	105.126
5.250	105.951	105.701	105.451

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	94.701	94.451	94.201
3.500	95.794	95.544	95.294
3.625	96.977	96.727	96.477
3.750	98.224	97.974	97.724
3.875	99.331	99.081	98.831
4.000	99.942	99.692	99.442
4.125	100.632	100.382	100.132
4.250	101.383	101.133	100.883
4.375	102.017	101.767	101.517
4.500	102.158	101.908	101.658
4.625	102.294	102.044	101.794
4.750	102.474	102.224	101.974
4.875	102.690	102.440	102.190
5.000	103.011	102.761	102.511
5.125	103.258	103.008	102.758
5.250	103.506	103.256	103.006
5.375	103.753	103.503	103.253

All Loan Type Adjustments

Adjusters	All Terms
NY	-0.250
AZ, CA, FL, GA, LA, MA, NJ, NV, UT	-0.150
Escrow Waiver	-0.250
Subortinate Financing	-0.500
Loan Amount Adjusters	**All Terms**
$0 - $74,999	-2.000
$75,000 - $124,999	-0.750
$125,000 - $199,999	-0.375
$200,000 - $417,000	0.000
Extension Options	-0.018 per calendar day

Lock Desk Policy

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

Flood Certification = $10.00 | FHA ID# - 1358600006

Full Lock Desk Policy Can Be Found Here | AFR Guidelines

AMERICAN FINANCIAL RESOURCES, INC.
WHOLESALE MORTGAGE DIVISION

[AFR Wholesale's Website] [AFR Rate Sheet Archive]

Lock Desk e-mail: LockDesk@afrwholesale.com
Lock Desk Phone: 1-877-588-2706
Lock Desk Hours: 10:00 am ET - 7:00 pm ET

30 Day Lock Exp.: 11/5/2015
45 Day Lock Exp.: 11/20/2015
60 Day Lock Exp.: 12/7/2015

prices are subject to change without notice

W. Rate Sheet Dated: 10/6/2015

Release Time: 10:00 AM ET

30/25 Year Open Access ≤ 105.00 LTV

Rate	30 day	45 day	60 day
3.250	96.199	95.949	95.699
3.375	97.296	97.046	96.796
3.500	98.353	98.103	97.853
3.625	99.342	99.092	98.842
3.750	100.084	99.834	99.584
3.875	100.647	100.397	100.147
4.000	101.361	101.111	100.861
4.125	102.182	101.932	101.682
4.250	102.753	102.503	102.253
4.375	103.189	102.939	102.689
4.500	103.772	103.522	103.272
4.625	104.415	104.165	103.915
4.750	104.884	104.634	104.384
4.875	105.272	105.022	104.772
5.000	105.547	105.297	105.047
5.125	106.227	105.977	105.727
5.250	106.721	106.471	106.221

30/25 Year Open Access > 105.00 LTV

Rate	30 day	45 day	60 day
3.250	96.199	95.949	95.699
3.375	97.171	96.921	96.671
3.500	98.228	97.978	97.728
3.625	99.217	98.967	98.717
3.750	99.959	99.709	99.459
3.875	100.522	100.272	100.022
4.000	101.674	101.424	101.174
4.125	102.495	102.245	101.995
4.250	103.066	102.816	102.566
4.375	103.501	103.251	103.001
4.500	104.959	104.709	104.459
4.625	105.603	105.353	105.103
4.750	106.072	105.822	105.572
4.875	106.459	106.209	105.959
5.000	107.797	107.547	107.297
5.125	108.477	108.227	107.977
5.250	108.971	108.721	108.471

20 Year Open Access ≤ 105.00 LTV

Rate	30 day	45 day	60 day
3.250	97.139	96.889	96.639
3.375	98.054	97.804	97.554
3.500	98.911	98.661	98.411
3.625	99.682	99.432	99.182
3.750	100.304	100.054	99.804
3.875	100.835	100.585	100.335
4.000	101.105	100.855	100.605
4.125	101.819	101.569	101.319
4.250	102.342	102.092	101.842
4.375	102.867	102.617	102.367
4.500	103.517	103.267	103.017
4.625	104.149	103.899	103.649
4.750	104.668	104.418	104.168
4.875	105.125	104.875	104.625
5.000	104.642	104.392	104.142
5.125	105.261	105.011	104.761
5.250	105.745	105.495	105.245

20 Year Open Access > 105.00 LTV

Rate	30 day	45 day	60 day
3.250	97.462	97.212	96.962
3.375	98.064	97.814	97.564
3.500	98.922	98.672	98.422
3.625	99.692	99.442	99.192
3.750	100.315	100.065	99.815
3.875	100.846	100.596	100.346
4.000	101.428	101.178	100.928
4.125	102.142	101.892	101.642
4.250	102.665	102.415	102.165
4.375	103.190	102.940	102.690
4.500	104.028	103.778	103.528
4.625	104.659	104.409	104.159
4.750	105.178	104.928	104.678
4.875	105.635	105.385	105.135
5.000	105.402	105.152	104.902
5.125	106.021	105.771	105.521
5.250	106.505	106.255	106.005

15 Year Open Access ≤ 105.00 LTV

Rate	30 day	45 day	60 day
2.250	96.388	96.138	95.888
2.375	97.032	96.782	96.532
2.500	97.653	97.403	97.153
2.625	98.229	97.979	97.729
2.750	98.985	98.735	98.485
2.875	99.602	99.352	99.102
3.000	100.195	99.945	99.695
3.125	100.699	100.449	100.199
3.250	101.138	100.888	100.638
3.375	101.612	101.362	101.112
3.500	102.125	101.875	101.625
3.625	102.586	102.336	102.086
3.750	103.033	102.783	102.533
3.875	103.473	103.223	102.973
4.000	103.465	103.215	102.965
4.125	103.921	103.671	103.421
4.250	104.376	104.126	103.876

15 Year Open Access > 105.00 LTV

Rate	30 day	45 day	60 day
2.250	96.393	96.143	95.893
2.375	94.912	94.662	94.412
2.500	95.533	95.283	95.033
2.625	96.109	95.859	95.609
2.750	96.865	96.615	96.365
2.875	98.982	98.732	98.482
3.000	99.575	99.325	99.075
3.125	100.079	99.829	99.579
3.250	100.518	100.268	100.018
3.375	101.367	101.117	100.867
3.500	101.880	101.630	101.380
3.625	102.341	102.091	101.841
3.750	102.788	102.538	102.288
3.875	103.353	103.103	102.853
4.000	103.345	103.095	102.845
4.125	103.801	103.551	103.301
4.250	104.256	104.006	103.756

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.

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

prices are subject to change without notice

W. Rate Sheet Dated: 10/6/2015

Release Time: 10:00 AM ET

30 Day Lock Exp.: 11/5/2015
45 Day Lock Exp.: 11/20/2015
60 Day Lock Exp.: 12/7/2015

30/25 Year FHLMC

Rate	30 day	45 day	60 day
3.125	N/A	N/A	N/A
3.250	97.421	97.171	97.146
3.375	98.536	98.286	98.261
3.500	99.621	99.371	99.346
3.625	100.624	100.374	100.349
3.750	101.390	101.140	101.115
3.875	102.009	101.759	101.734
3.990	102.720	102.470	102.445
4.000	102.770	102.520	102.495
4.125	103.617	103.367	103.342
4.250	104.212	103.962	103.937
4.375	104.678	104.428	104.403
4.500	105.301	105.051	105.026
4.625	106.012	105.762	105.737
4.750	106.526	106.276	106.251
4.875	106.972	106.722	106.697
4.990	107.249	106.999	106.974
5.000	107.299	107.049	107.024
5.125	107.979	107.729	107.704
5.250	108.473	108.223	108.198

20 Year FHLMC

Rate	30 day	45 day	60 day
3.125	N/A	N/A	N/A
3.250	98.862	98.612	98.362
3.375	99.785	99.535	99.285
3.500	100.672	100.422	100.172
3.625	101.505	101.255	101.005
3.750	102.176	101.926	101.676
3.875	102.748	102.498	102.248
3.990	103.024	102.774	102.524
4.000	103.074	102.824	102.574
4.125	103.807	103.557	103.307
4.250	104.378	104.128	103.878
4.375	104.948	104.698	104.448
4.500	105.629	105.379	105.129
4.625	106.285	106.035	105.785
4.750	106.804	106.554	106.304
4.875	107.261	107.011	106.761
4.990	106.728	106.478	106.228
5.000	106.778	106.528	106.278
5.125	107.397	107.147	106.897
5.250	107.881	107.631	107.381

15 Year FHLMC

Rate	30 day	45 day	60 day
2.125	N/A	N/A	N/A
2.250	97.157	96.907	96.657
2.375	97.803	97.553	97.303
2.500	98.450	98.200	97.950
2.625	99.042	98.792	98.542
2.750	99.821	99.571	99.321
2.875	100.460	100.210	99.960
2.990	101.025	100.775	100.525
3.000	101.075	100.825	100.575
3.125	101.613	101.363	101.113
3.250	102.100	101.850	101.600
3.375	102.627	102.377	102.127
3.500	103.184	102.934	102.684
3.625	103.681	103.431	103.181
3.750	104.150	103.900	103.650
3.875	104.612	104.362	104.112
3.990	104.575	104.325	104.075
4.000	104.625	104.375	104.125
4.125	105.111	104.861	104.611
4.250	105.566	105.316	105.066

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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30/25 Year FHLMC HP & HPA

Rate	30 day	45 day	60 day
3.125	N/A	N/A	N/A
3.250	97.421	97.171	97.146
3.375	98.536	98.286	98.261
3.500	99.621	99.371	99.346
3.625	100.624	100.374	100.349
3.750	101.390	101.140	101.115
3.875	102.009	101.759	101.734
3.990	102.720	102.470	102.445
4.000	102.770	102.520	102.495
4.125	103.617	103.367	103.342
4.250	104.212	103.962	103.937
4.375	104.678	104.428	104.403
4.500	105.301	105.051	105.026
4.625	106.012	105.762	105.737
4.750	106.526	106.276	106.251
4.875	106.972	106.722	106.697
4.990	107.249	106.999	106.974
5.000	107.299	107.049	107.024
5.125	107.979	107.729	107.704
5.250	108.473	108.223	108.198

20 Year FHLMC HP & HPA

Rate	30 day	45 day	60 day
3.125	N/A	N/A	N/A
3.250	98.862	98.612	98.362
3.375	99.785	99.535	99.285
3.500	100.672	100.422	100.172
3.625	101.505	101.255	101.005
3.750	102.176	101.926	101.676
3.875	102.748	102.498	102.248
3.990	103.024	102.774	102.524
4.000	103.074	102.824	102.574
4.125	103.807	103.557	103.307
4.250	104.378	104.128	103.878
4.375	104.948	104.698	104.448
4.500	105.629	105.379	105.129
4.625	106.285	106.035	105.785
4.750	106.804	106.554	106.304
4.875	107.261	107.011	106.761
4.990	106.728	106.478	106.228
5.000	106.778	106.528	106.278
5.125	107.397	107.147	106.897
5.250	107.881	107.631	107.381

15 Year FHLMC HP & HPA

Rate	30 day	45 day	60 day
2.125	N/A	N/A	N/A
2.250	97.157	96.907	96.657
2.375	97.803	97.553	97.303
2.500	98.450	98.200	97.950
2.625	99.042	98.792	98.542
2.750	99.821	99.571	99.321
2.875	100.460	100.210	99.960
2.990	101.025	100.775	100.525
3.000	101.075	100.825	100.575
3.125	101.613	101.363	101.113
3.250	102.100	101.850	101.600
3.375	102.627	102.377	102.127
3.500	103.184	102.934	102.684
3.625	103.681	103.431	103.181
3.750	104.150	103.900	103.650
3.875	104.612	104.362	104.112
3.990	104.575	104.325	104.075
4.000	104.625	104.375	104.125
4.125	105.111	104.861	104.611
4.250	105.566	105.316	105.066

Adjustments

Multi Unit

LTV → / Units ↓	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.01%	> 90.00%
2-Unit	0.000	0.000	0.000	0.000	0.000	0.000	0.000
3-4 Unit	0.000	0.000	0.000	0.000	0.000	0.000	-1.000

Mortgages with Subordinate Financing

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

Feature Adjustments

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

Super Conforming Mortgage

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

All Loan Type Adjustments

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

Home Possible Mortgage

Product	Loan Purpose	LTV Ratios All Eligible
All Eligible Product	Purchase	-0.750
	Refinance	-1.500
Secondary Financing	All	-0.5

Home Possible Advantage Mortgage

Product	Loan Purpose	Credit Score All Eligible < 680	≥680 & <720	≥ 720
All Eligible Prduct	Purchase	-1.500	-1.250	-1.000
	No Cash-out Refinance	-1.750	-1.750	-1.750

Lender Paid MI Adjustments (cumulative with above adjustments)

LPMI Adjust "All Properties but Manufactured and Multi Unit"

LTV → / FICO ↓	≤ 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%
≥ 740	-0.880	-1.100	-1.430	-2.070
720 - 739	-1.050	-1.370	-1.790	-2.070
680 - 719	-1.190	-1.540	-2.520	-2.700

LPMI Adjust "Manufactured and Multi Unit"

LTV → / FICO ↓	≤ 85.00%	85.01 - 90.00%	90.01 - 95.00%
≥ 740	-0.880	-1.100	-1.430
720 - 739	-1.050	-1.370	-1.790
680 - 719	-1.190	-1.540	-2.520

Additional LPMI Premium Adjustments

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

* Does not apply in HI

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30 Day Lock Exp.: 11/5/2015
45 Day Lock Exp.: 11/20/2015
60 Day Lock Exp.: 12/7/2015

Non-Conforming 30 year Fixed
Max Price After Adjustments 101.750

Rate	30 day	45 day	60 day
3.875	97.865	97.725	97.584
4.000	98.427	98.287	98.146
4.125	98.958	98.818	98.677
4.250	99.489	99.349	99.208
4.375	99.958	99.818	99.677
4.500	100.427	100.287	100.146
4.625	100.896	100.756	100.615
4.750	101.146	101.006	100.865
4.875	101.396	101.256	101.115
5.000	101.615	101.475	101.334
5.125	101.834	101.694	101.553
5.250	102.053	101.913	101.772

Non-Conforming 15 year Fixed
Max Price After Adjustments 101.250

Rate	30 day	45 day	60 day
3.375	98.950	98.825	98.700
3.500	99.321	99.196	99.071
3.625	99.760	99.620	99.479
3.750	100.213	100.088	99.963
3.875	100.619	100.494	100.369
4.000	100.994	100.869	100.744
4.125	101.307	101.182	101.057
4.250	101.588	101.463	101.338
4.375	101.776	101.651	101.526
4.500	101.901	101.776	101.651
4.625	102.026	101.901	101.776
4.750	102.089	101.964	101.839

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.: 11/5/2015
45 Day Lock Exp.: 11/20/2015

Alt-Option Access Terms & Pricing

Access 30 yr Fixed (AOAP-30F)

Rate	30 day	45 day
6.625	99.634	99.481
6.750	99.941	99.783
6.875	100.249	100.085
7.000	100.556	100.387
7.125	100.863	100.689
7.250	101.171	100.991
7.375	101.478	101.293
7.500	101.785	101.595
7.625	102.092	101.897
7.750	102.400	102.200
7.875	102.707	102.502
8.000	103.014	102.804
8.125	103.322	103.106
8.250	103.629	103.408
8.375	103.936	103.710

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

Access 15 yr Fixed (AOAP-15F)

Rate	30 day	45 day
6.375	100.207	100.064
6.500	100.452	100.304
6.625	100.697	100.543
6.750	100.941	100.783
6.875	101.186	101.022
7.000	101.431	101.262
7.125	101.676	101.502
7.250	101.921	101.741
7.375	102.165	101.981
7.500	102.410	102.220
7.625	102.655	102.460
7.750	102.900	102.700
7.875	103.145	102.939
8.000	103.389	103.179
8.125	103.634	103.418

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
6.125	99.634	99.481
6.250	99.941	99.783
6.375	100.249	100.085
6.500	100.556	100.387
6.625	100.863	100.689
6.750	101.171	100.991
6.875	101.478	101.293
7.000	101.785	101.595
7.125	102.092	101.897
7.250	102.400	102.200
7.375	102.707	102.502
7.500	103.014	102.804
7.625	103.322	103.106
7.750	103.629	103.408
7.875	103.936	103.710

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

Asset 15 yr Fixed (AOAIP-15F)

Rate	30 day	45 day
5.875	100.207	100.064
6.000	100.452	100.304
6.125	100.697	100.543
6.250	100.941	100.783
6.375	101.186	101.022
6.500	101.431	101.262
6.625	101.676	101.502
6.750	101.921	101.741
6.875	102.165	101.981
7.000	102.410	102.220
7.125	102.655	102.460
7.250	102.900	102.700
7.375	103.145	102.939
7.500	103.389	103.179
7.625	103.634	103.418

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: 10/6/2015 **Release Time:** 10:00 AM ET

30 Day Lock Exp.: 11/5/2015
45 Day Lock Exp.: 11/20/2015

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
6.125	99.634	99.481
6.250	99.941	99.783
6.375	100.249	100.085
6.500	100.556	100.387
6.625	100.863	100.689
6.750	101.171	100.991
6.875	101.478	101.293
7.000	101.785	101.595
7.125	102.092	101.897
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7.500	103.014	102.804
7.625	103.322	103.106
7.750	103.629	103.408
7.875	103.936	103.710

Ratio 15 yr Fixed (AORP-15F)		
Rate	30 day	45 day
5.875	100.207	100.064
6.000	100.452	100.304
6.125	100.697	100.543
6.250	100.941	100.783
6.375	101.186	101.022
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7.375	103.145	102.939
7.500	103.389	103.179
7.625	103.634	103.418

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
6.125	99.634	99.481
6.250	99.941	99.783
6.375	100.249	100.085
6.500	100.556	100.387
6.625	100.863	100.689
6.750	101.171	100.991
6.875	101.478	101.293
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7.625	103.322	103.106
7.750	103.629	103.408
7.875	103.936	103.710

Income 15 yr Fixed (AOIP-15F)		
Rate	30 day	45 day
5.875	100.207	100.207
6.000	100.452	100.452
6.125	100.697	100.697
6.250	100.941	100.941
6.375	101.186	101.186
6.500	101.431	101.431
6.625	101.676	101.676
6.750	101.921	101.921
6.875	102.165	102.165
7.000	102.410	102.410
7.125	102.655	102.655
7.250	102.900	102.900
7.375	103.145	103.145
7.500	103.389	103.389
7.625	103.634	103.634

Income FICO / LTV Price Adjustments

FICO	LTV RATIOS					
	≤50%	50.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%
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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