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: 10/19/2015
Release Time: 10:00 AM ET

30 Day Lock Exp.: 11/18/2015
45 Day Lock Exp.: 12/3/2015
60 Day Lock Exp.: 12/18/2015

STANDARD GOVERNMENT PRODUCT

30/25 Year Government — Standard Product

Rate	30 Day	45 Day	60 Day
3.250	101.317	101.067	100.817
3.375	101.845	101.595	101.345
3.500	102.339	102.089	101.839
3.625	102.816	102.566	102.316
3.750	103.905	103.655	103.405
3.875	104.352	104.102	103.852
4.000	104.743	104.493	104.243
4.125	105.076	104.826	104.576
4.250	105.434	105.184	104.934
4.375	105.783	105.533	105.283
4.500	106.107	105.857	105.607
4.625	106.424	106.174	105.924
4.750	106.556	106.306	106.056
4.875	106.215	105.965	105.715
5.000	106.539	106.289	106.039
5.125	106.856	106.606	106.356
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	101.066	100.816	100.566
3.375	101.594	101.344	101.094
3.500	102.088	101.838	101.588
3.625	102.565	102.315	102.065
3.750	103.654	103.404	103.154
3.875	104.101	103.851	103.601
4.000	104.492	104.242	103.992
4.125	104.825	104.575	104.325
4.250	105.183	104.933	104.683
4.375	105.532	105.282	105.032
4.500	105.856	105.606	105.356
4.625	106.173	105.923	105.673
4.750	106.305	106.055	105.805
4.875	105.964	105.714	105.464
5.000	106.288	106.038	105.788
5.125	106.605	106.355	106.105
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	101.095	100.845	100.595
2.875	101.548	101.298	101.048
3.000	101.969	101.719	101.469
3.125	102.381	102.131	101.881
3.250	103.051	102.801	102.551
3.375	103.458	103.208	102.958
3.500	103.795	103.545	103.295
3.625	104.079	103.829	103.579
3.750	104.134	103.884	103.634
3.875	104.431	104.181	103.931
4.000	104.681	104.431	104.181
4.125	104.911	104.661	104.411
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	98.362	98.112	97.862
3.000	98.360	98.110	97.860
3.125	98.358	98.108	97.858
3.250	100.482	100.232	99.982
3.375	100.479	100.229	99.979

Margin = 2.250 | Index = 0.360

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	100.817	100.567	100.317
3.375	101.345	101.095	100.845
3.500	101.839	101.589	101.339
3.625	102.316	102.066	101.816
3.750	103.405	103.155	102.905
3.875	103.852	103.602	103.352
4.000	104.243	103.993	103.743
4.125	104.576	104.326	104.076
4.250	104.934	104.684	104.434
4.375	105.283	105.033	104.783
4.500	105.607	105.357	105.107
4.625	105.924	105.674	105.424
4.750	106.056	105.806	105.556
4.875	105.715	105.465	105.215
5.000	106.039	105.789	105.539
5.125	106.356	106.106	105.856
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	100.445	100.195	99.945
2.875	100.898	100.648	100.398
3.000	101.319	101.069	100.819
3.125	101.731	101.481	101.231
3.250	102.401	102.151	101.901
3.375	102.808	102.558	102.308
3.500	103.145	102.895	102.645
3.625	103.429	103.179	102.929
3.750	103.484	103.234	102.984
3.875	103.781	103.531	103.281
4.000	104.031	103.781	103.531
4.125	104.261	104.011	103.761
4.250	N/A	N/A	N/A
4.375	N/A	N/A	N/A
4.500	N/A	N/A	N/A
4.625	N/A	N/A	N/A
4.750	N/A	N/A	N/A

20 Year Government — Specialty Product

Rate	30 Day	45 Day	60 Day
3.250	100.566	100.316	100.066
3.375	101.094	100.844	100.594
3.500	101.588	101.338	101.088
3.625	102.065	101.815	101.565
3.750	103.154	102.904	102.654
3.875	103.601	103.351	103.101
4.000	103.992	103.742	103.492
4.125	104.325	104.075	103.825
4.250	104.683	104.433	104.183
4.375	105.032	104.782	104.532
4.500	105.356	105.106	104.856
4.625	105.673	105.423	105.173
4.750	105.805	105.555	105.305
4.875	105.464	105.214	104.964
5.000	105.788	105.538	105.288
5.125	106.105	105.855	105.605
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	97.622	97.372	97.122
3.000	97.620	97.370	97.120
3.125	97.618	97.368	97.118
3.250	99.742	99.492	99.242
3.375	99.739	99.489	99.239

Margin = 2.250 | Index = 0.360

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	99.664	99.414	99.164
4.000	102.068	101.818	101.568
4.500	103.432	103.182	102.932
5.000	103.864	103.614	103.364

15 Year One Time Close "OTC" — Specialty Product

Rate	30 Day	45 Day	60 Day
3.000	99.685	99.435	99.185
3.500	101.511	101.261	101.011
4.000	102.397	102.147	101.897
4.500	N/A	N/A	N/A
5.000	N/A	N/A	N/A

Specialty Adj.

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

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	0.000
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	10/14/2015	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 Loan Center. Lock requests submitted to a client's AE or AM only will not be processed.

Flood Certification = $10.00 | FHA ID# - 1358600006

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

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

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W. Rate Sheet Dated: 10/19/2015 **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
3.125	95.681	95.431	95.181	N/A	N/A	N/A
3.250	96.880	96.630	96.380	94.280	94.030	93.780
3.375	97.700	97.450	97.200	95.405	95.155	94.905
3.500	98.610	98.360	98.110	96.620	96.370	96.120
3.625	99.573	99.323	99.073	97.887	97.637	97.387
3.750	100.437	100.187	99.937	99.021	98.771	98.521
3.875	101.048	100.798	100.548	99.827	99.577	99.327
3.990	101.632	101.382	101.132	100.606	100.356	100.106
4.000	101.732	101.482	101.232	100.706	100.456	100.206
4.125	102.470	102.220	101.970	101.640	101.390	101.140
4.250	103.152	102.902	102.652	102.495	102.245	101.995
4.375	103.620	103.370	103.120	103.088	102.838	102.588
4.500	104.094	103.844	103.594	103.687	103.437	103.187
4.625	104.610	104.360	104.110	104.328	104.078	103.828
4.750	105.094	104.844	104.594	104.894	104.644	104.394
4.875	105.512	105.262	105.012	105.304	105.054	104.804
4.990	105.878	105.628	105.378	.100	.350	.600
5.000	105.978	105.728	105.478	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	95.455	95.205	94.955	95.127	94.877	94.627
3.250	96.846	96.596	96.346	96.355	96.105	95.855
3.375	97.715	97.465	97.215	97.237	96.987	96.737
3.500	98.551	98.301	98.051	98.161	97.911	97.661
3.625	99.401	99.151	98.901	99.175	98.925	98.675
3.750	100.153	99.903	99.653	100.067	99.817	99.567
3.875	100.668	100.418	100.168	100.585	100.335	100.085
3.990	101.119	100.869	100.619	101.095	100.845	100.595
4.000	101.219	100.969	100.719	101.195	100.945	100.695
4.125	101.740	101.490	101.240	101.834	101.584	101.334
4.250	102.262	102.012	101.762	102.462	102.212	101.962
4.375	102.789	102.539	102.289	102.994	102.744	102.494
4.500	103.321	103.071	102.821	103.554	103.304	103.054
4.625	103.877	103.627	103.377	104.159	103.909	103.659
4.750	104.350	104.100	103.850	104.685	104.435	104.185
4.875	104.644	104.394	104.144	105.010	104.760	104.510
4.990	104.838	104.588	104.338	.100	.350	.600
5.000	104.938	104.688	104.438	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	94.521	94.271	94.021	N/A	N/A	N/A
2.375	95.927	95.677	95.427	N/A	N/A	N/A
2.500	97.310	97.060	96.810	93.713	93.463	93.213
2.625	98.327	98.077	97.827	94.930	94.680	94.430
2.750	98.993	98.743	98.493	95.908	95.658	95.408
2.875	99.659	99.409	99.159	96.887	96.637	96.387
2.990	100.225	99.975	99.725	97.766	97.516	97.266
3.000	100.325	100.075	99.825	97.866	97.616	97.366
3.125	100.861	100.611	100.361	98.649	98.399	98.149
3.250	101.297	101.047	100.797	99.272	99.022	98.772
3.375	101.771	101.521	101.271	99.934	99.684	99.434
3.500	102.296	102.046	101.796	100.646	100.396	100.146
3.625	102.710	102.460	102.210	101.198	100.948	100.698
3.750	103.008	102.758	102.508	101.591	101.341	101.091
3.875	103.308	103.058	102.808	101.984	101.734	101.484
3.990	103.508	103.258	103.008	102.278	102.028	101.778
4.000	103.608	103.358	103.108	102.378	102.128	101.878
4.125	103.898	103.648	103.398	102.762	102.512	102.262

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	93.824	93.574	93.324	N/A	N/A	N/A
2.375	95.229	94.979	94.729	N/A	N/A	N/A
2.500	96.613	96.363	96.113	93.513	93.263	93.013
2.625	97.642	97.392	97.142	94.730	94.480	94.230
2.750	98.331	98.081	97.831	95.708	95.458	95.208
2.875	99.021	98.771	98.521	96.687	96.437	96.187
2.990	99.610	99.360	99.110	97.566	97.316	97.066
3.000	99.710	99.460	99.210	97.666	97.416	97.166
3.125	100.221	99.971	99.721	98.449	98.199	97.949
3.250	100.566	100.316	100.066	99.072	98.822	98.572
3.375	100.906	100.656	100.406	99.734	99.484	99.234
3.500	101.254	101.004	100.754	100.446	100.196	99.946
3.625	101.558	101.308	101.058	100.998	100.748	100.498
3.750	101.826	101.576	101.326	101.391	101.141	100.891
3.875	102.094	101.844	101.594	101.784	101.534	101.284
3.990	102.263	102.013	101.763	102.078	101.828	101.578
4.000	102.363	102.113	101.863	102.178	101.928	101.678
4.125	102.622	102.372	102.122	102.562	102.312	102.062

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	0.000	0.000
Extension Options	-0.018 per calendar day	

LTV Range

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

Refi Plus Mortgages with Subordinate Financing *

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

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

Loan Level Price Adjuster Caps

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

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Flood Certification = $10.00 | FHA ID# - 1358600006

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30/25 Year FNMA

Rate	30 day	45 day	60 day
2.990	95.443	95.193	95.168
3.000	95.493	95.243	95.218
3.125	96.881	96.631	96.606
3.250	98.080	97.830	97.805
3.375	98.900	98.650	98.625
3.500	99.810	99.560	99.535
3.625	100.773	100.523	100.498
3.750	101.637	101.387	101.362
3.875	102.248	101.998	101.973
3.990	102.882	102.632	102.607
4.000	102.932	102.682	102.657
4.125	103.670	103.420	103.395
4.250	104.352	104.102	104.077
4.375	104.820	104.570	104.545
4.500	105.294	105.044	105.019
4.625	105.810	105.560	105.535
4.750	106.294	106.044	106.019
4.875	106.712	106.462	106.437
4.990	107.128	106.878	106.853
5.000	107.178	106.928	106.903

20 Year FNMA

Rate	30 day	45 day	60 day
2.990	95.631	95.381	95.131
3.000	95.681	95.431	95.181
3.125	97.310	97.060	96.810
3.250	98.701	98.451	98.201
3.375	99.570	99.320	99.070
3.500	100.406	100.156	99.906
3.625	101.256	101.006	100.756
3.750	102.009	101.759	101.509
3.875	102.524	102.274	102.024
3.990	103.025	102.775	102.525
4.000	103.075	102.825	102.575
4.125	103.596	103.346	103.096
4.250	104.117	103.867	103.617
4.375	104.644	104.394	104.144
4.500	105.176	104.926	104.676
4.625	105.733	105.483	105.233
4.750	106.205	105.955	105.705
4.875	106.499	106.249	105.999
4.990	106.743	106.493	106.243
5.000	106.793	106.543	106.293

15 Year FNMA

Rate	30 day	45 day	60 day
2.000	#N/A	#N/A	#N/A
2.125	93.866	93.616	93.366
2.250	95.271	95.021	94.771
2.375	96.677	96.427	96.177
2.500	98.060	97.810	97.560
2.625	99.077	98.827	98.577
2.750	99.743	99.493	99.243
2.875	100.409	100.159	99.909
2.990	101.025	100.775	100.525
3.000	101.075	100.825	100.575
3.125	101.611	101.361	101.111
3.250	102.047	101.797	101.547
3.375	102.521	102.271	102.021
3.500	103.046	102.796	102.546
3.625	103.460	103.210	102.960
3.750	103.759	103.509	103.259
3.875	104.058	103.808	103.558
3.990	104.308	104.058	103.808
4.000	104.358	104.108	103.858
4.125	104.648	104.398	104.148

10 Year FNMA

Rate	30 day	45 day	60 day
2.000	N/A	N/A	N/A
2.125	94.435	94.185	93.935
2.250	95.840	95.590	95.340
2.375	97.245	96.995	96.745
2.500	98.629	98.379	98.129
2.625	99.658	99.408	99.158
2.750	100.347	100.097	99.847
2.875	101.037	100.787	100.537
2.990	101.676	101.426	101.176
3.000	101.726	101.476	101.226
3.125	102.237	101.987	101.737
3.250	102.582	102.332	102.082
3.375	102.922	102.672	102.422
3.500	103.270	103.020	102.770
3.625	103.574	103.324	103.074
3.750	103.842	103.592	103.342
3.875	104.110	103.860	103.610
3.990	104.329	104.079	103.829
4.000	104.379	104.129	103.879
4.125	104.638	104.388	104.138

30/25 Year HB FNMA

Rate	30 day	45 day	60 day
3.000	N/A	N/A	N/A
3.125	94.956	94.706	94.456
3.250	96.245	95.995	95.745
3.375	97.347	97.097	96.847
3.500	98.538	98.288	98.038
3.625	99.782	99.532	99.282
3.750	100.837	100.587	100.337
3.875	101.448	101.198	100.948
3.990	102.082	101.832	101.582
4.000	102.132	101.882	101.632
4.125	102.870	102.620	102.370
4.250	103.437	103.187	102.937
4.375	103.546	103.296	103.046
4.500	103.660	103.410	103.160
4.625	103.817	103.567	103.317
4.750	104.031	103.781	103.531
4.875	104.372	104.122	103.872
4.990	104.709	104.459	104.209
5.000	104.759	104.509	104.259
5.125	105.147	104.897	104.647

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	95.270	95.020	94.770
2.500	96.841	96.591	96.341
2.625	98.029	97.779	97.529
2.750	98.852	98.602	98.352
2.875	99.674	99.424	99.174
2.990	100.447	100.197	99.947
3.000	100.497	100.247	99.997
3.125	101.107	100.857	100.607
3.250	101.543	101.293	101.043
3.375	102.017	101.767	101.517
3.500	102.542	102.292	102.042
3.625	102.842	102.592	102.342
3.750	102.922	102.672	102.422
3.875	103.003	102.753	102.503
3.990	103.034	102.784	102.534
4.000	103.084	102.834	102.584
4.125	103.156	102.906	102.656

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	0.000
Escrow Waiver	0.000
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 Loan Center. 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.: 11/18/2015
45 Day Lock Exp.: 12/3/2015
60 Day Lock Exp.: 12/18/2015

W. Rate Sheet Dated: 10/19/2015 **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	94.149	93.899	93.649
3.250	95.533	95.283	95.033
3.375	96.722	96.472	96.222
3.500	97.557	97.307	97.057
3.625	98.444	98.194	97.944
3.750	99.391	99.141	98.891
3.875	100.267	100.017	99.767
4.000	100.893	100.643	100.393
4.125	101.574	101.324	101.074
4.250	102.312	102.062	101.812
4.375	102.974	102.724	102.474
4.500	103.426	103.176	102.926
4.625	103.921	103.671	103.421
4.750	104.424	104.174	103.924
4.875	104.915	104.665	104.415
5.000	105.381	105.131	104.881
5.125	105.847	105.597	105.347

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	N/A	N/A	N/A
3.375	94.880	94.630	94.380
3.500	95.990	95.740	95.490
3.625	97.153	96.903	96.653
3.750	98.375	98.125	97.875
3.875	99.498	99.248	98.998
4.000	100.119	99.869	99.619
4.125	100.795	100.545	100.295
4.250	101.528	101.278	101.028
4.375	102.128	101.878	101.628
4.500	102.219	101.969	101.719
4.625	102.353	102.103	101.853
4.750	102.495	102.245	101.995
4.875	102.703	102.453	102.203
5.000	103.091	102.841	102.591
5.125	103.478	103.228	102.978
5.250	103.866	103.616	103.366

All Loan Type Adjustments

Adjusters	All Terms
NY	-0.250
AZ, CA, FL, GA, LA, MA, NJ, NV, UT	0.000
Escrow Waiver	0.000
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 Loan Center. 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.: 11/18/2015
45 Day Lock Exp.: 12/3/2015
60 Day Lock Exp.: 12/18/2015

prices are subject to change without notice

W. Rate Sheet Dated: 10/19/2015

Release Time: 10:00 AM ET

30/25 Year Open Access ≤ 105.00 LTV

Rate	30 day	45 day	60 day
3.250	96.297	96.047	95.797
3.375	97.391	97.141	96.891
3.500	98.470	98.220	97.970
3.625	99.442	99.192	98.942
3.750	100.161	99.911	99.661
3.875	100.744	100.494	100.244
4.000	101.413	101.163	100.913
4.125	102.237	101.987	101.737
4.250	102.809	102.559	102.309
4.375	103.241	102.991	102.741
4.500	103.747	103.497	103.247
4.625	104.425	104.175	103.925
4.750	104.892	104.642	104.392
4.875	105.290	105.040	104.790
5.000	105.597	105.347	105.097
5.125	106.280	106.030	105.780
5.250	106.773	106.523	106.273

30/25 Year Open Access > 105.00 LTV

Rate	30 day	45 day	60 day
3.250	96.297	96.047	95.797
3.375	97.266	97.016	96.766
3.500	98.345	98.095	97.845
3.625	99.317	99.067	98.817
3.750	100.036	99.786	99.536
3.875	100.619	100.369	100.119
4.000	101.851	101.601	101.351
4.125	102.674	102.424	102.174
4.250	103.246	102.996	102.746
4.375	103.679	103.429	103.179
4.500	104.685	104.435	104.185
4.625	105.362	105.112	104.862
4.750	105.829	105.579	105.329
4.875	106.228	105.978	105.728
5.000	107.472	107.222	106.972
5.125	108.155	107.905	107.655
5.250	108.648	108.398	108.148

20 Year Open Access ≤ 105.00 LTV

Rate	30 day	45 day	60 day
3.250	97.280	97.030	96.780
3.375	98.179	97.929	97.679
3.500	99.007	98.757	98.507
3.625	99.798	99.548	99.298
3.750	100.430	100.180	99.930
3.875	100.952	100.702	100.452
4.000	101.302	101.052	100.802
4.125	101.990	101.740	101.490
4.250	102.519	102.269	102.019
4.375	102.946	102.696	102.446
4.500	103.607	103.357	103.107
4.625	104.266	104.016	103.766
4.750	104.788	104.538	104.288
4.875	105.244	104.994	104.744
5.000	105.638	105.388	105.138
5.125	106.258	106.008	105.758
5.250	106.741	106.491	106.241

20 Year Open Access > 105.00 LTV

Rate	30 day	45 day	60 day
3.250	97.603	97.353	97.103
3.375	98.189	97.939	97.689
3.500	99.018	98.768	98.518
3.625	99.809	99.559	99.309
3.750	100.441	100.191	99.941
3.875	100.962	100.712	100.462
4.000	101.688	101.438	101.188
4.125	102.375	102.125	101.875
4.250	102.905	102.655	102.405
4.375	103.332	103.082	102.832
4.500	104.117	103.867	103.617
4.625	104.776	104.526	104.276
4.750	105.298	105.048	104.798
4.875	105.754	105.504	105.254
5.000	106.148	105.898	105.648
5.125	106.768	106.518	106.268
5.250	107.251	107.001	106.751

15 Year Open Access ≤ 105.00 LTV

Rate	30 day	45 day	60 day
2.250	96.395	96.145	95.895
2.375	97.038	96.788	96.538
2.500	97.660	97.410	97.160
2.625	98.242	97.992	97.742
2.750	99.018	98.768	98.518
2.875	99.637	99.387	99.137
3.000	100.230	99.980	99.730
3.125	100.742	100.492	100.242
3.250	101.184	100.934	100.684
3.375	101.596	101.346	101.096
3.500	102.113	101.863	101.613
3.625	102.584	102.334	102.084
3.750	103.034	102.784	102.534
3.875	103.477	103.227	102.977
4.000	103.401	103.151	102.901
4.125	103.864	103.614	103.364
4.250	104.320	104.070	103.820

15 Year Open Access > 105.00 LTV

Rate	30 day	45 day	60 day
2.250	96.400	96.150	95.900
2.375	94.918	94.668	94.418
2.500	95.540	95.290	95.040
2.625	96.122	95.872	95.622
2.750	96.898	96.648	96.398
2.875	99.017	98.767	98.517
3.000	99.610	99.360	99.110
3.125	100.122	99.872	99.622
3.250	100.564	100.314	100.064
3.375	101.476	101.226	100.976
3.500	101.993	101.743	101.493
3.625	102.464	102.214	101.964
3.750	102.914	102.664	102.414
3.875	103.357	103.107	102.857
4.000	103.281	103.031	102.781
4.125	103.744	103.494	103.244
4.250	104.200	103.950	103.700

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	0
Extension Options	-0.018 per calendar day	

Relief Refinance Mortgage Delivery Fee Cap

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

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

Lock Desk Policy

The initial expiration date of the lock will be disclosed on the lock confirmation. Locks may only be extended up to 30 days past its initial lock period. Locks received after cut off (7pm ET) will be rejected. Locks accepted on loans in "Registered, Submitted, U/W-Received & U/W-Approved" status only. Locks must be e-mailed/faxed directly to the lock desk or sent through Loan Center. 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: 10/19/2015

Release Time: 10:00 AM ET

30 Day Lock Exp.: 11/18/2015
45 Day Lock Exp.: 12/3/2015
60 Day Lock Exp.: 12/18/2015

30/25 Year FHLMC

Rate	30 day	45 day	60 day
3.125	N/A	N/A	N/A
3.250	97.732	97.482	97.457
3.375	98.826	98.576	98.551
3.500	99.905	99.655	99.630
3.625	100.877	100.627	100.602
3.750	101.596	101.346	101.321
3.875	102.179	101.929	101.904
3.990	102.798	102.548	102.523
4.000	102.848	102.598	102.573
4.125	103.672	103.422	103.397
4.250	104.244	103.994	103.969
4.375	104.676	104.426	104.401
4.500	105.182	104.932	104.907
4.625	105.860	105.610	105.585
4.750	106.327	106.077	106.052
4.875	106.725	106.475	106.450
4.990	106.982	106.732	106.707
5.000	107.032	106.782	106.757
5.125	107.715	107.465	107.440
5.250	108.208	107.958	107.933

20 Year FHLMC

Rate	30 day	45 day	60 day
3.125	N/A	N/A	N/A
3.250	99.122	98.872	98.622
3.375	100.021	99.771	99.521
3.500	100.849	100.599	100.349
3.625	101.640	101.390	101.140
3.750	102.272	102.022	101.772
3.875	102.794	102.544	102.294
3.990	103.094	102.844	102.594
4.000	103.144	102.894	102.644
4.125	103.832	103.582	103.332
4.250	104.361	104.111	103.861
4.375	104.788	104.538	104.288
4.500	105.449	105.199	104.949
4.625	106.108	105.858	105.608
4.750	106.630	106.380	106.130
4.875	107.086	106.836	106.586
4.990	107.430	107.180	106.930
5.000	107.480	107.230	106.980
5.125	108.100	107.850	107.600
5.250	108.583	108.333	108.083

15 Year FHLMC

Rate	30 day	45 day	60 day
2.125	N/A	N/A	N/A
2.250	97.329	97.079	96.829
2.375	97.972	97.722	97.472
2.500	98.594	98.344	98.094
2.625	99.176	98.926	98.676
2.750	99.952	99.702	99.452
2.875	100.571	100.321	100.071
2.990	101.114	100.864	100.614
3.000	101.164	100.914	100.664
3.125	101.676	101.426	101.176
3.250	102.118	101.868	101.618
3.375	102.530	102.280	102.030
3.500	103.047	102.797	102.547
3.625	103.518	103.268	103.018
3.750	103.968	103.718	103.468
3.875	104.411	104.161	103.911
3.990	104.285	104.035	103.785
4.000	104.335	104.085	103.835
4.125	104.798	104.548	104.298
4.250	105.254	105.004	104.754

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	0.000
Escrow Waiver	0.000
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**

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

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30 Day Lock Exp.: 11/18/2015
45 Day Lock Exp.: 12/3/2015
60 Day Lock Exp.: 12/18/2015

W. Rate Sheet Dated: 10/19/2015

prices are subject to change without notice
Release Time: 10:00 AM ET

30/25 Year FHLMC HP & HPA

Rate	30 day	45 day	60 day
3.125	N/A	N/A	N/A
3.250	98.032	97.782	97.757
3.375	99.126	98.876	98.851
3.500	100.205	99.955	99.930
3.625	101.177	100.927	100.902
3.750	101.896	101.646	101.621
3.875	102.479	102.229	102.204
3.990	103.098	102.848	102.823
4.000	103.148	102.898	102.873
4.125	103.972	103.722	103.697
4.250	104.544	104.294	104.269
4.375	104.976	104.726	104.701
4.500	105.482	105.232	105.207
4.625	106.160	105.910	105.885
4.750	106.627	106.377	106.352
4.875	107.025	106.775	106.750
4.990	107.282	107.032	107.007
5.000	107.332	107.082	107.057
5.125	108.015	107.765	107.740
5.250	108.508	108.258	108.233

20 Year FHLMC HP & HPA

Rate	30 day	45 day	60 day
3.125	N/A	N/A	N/A
3.250	99.372	99.122	98.872
3.375	100.271	100.021	99.771
3.500	101.099	100.849	100.599
3.625	101.890	101.640	101.390
3.750	102.522	102.272	102.022
3.875	103.044	102.794	102.544
3.990	103.344	103.094	102.844
4.000	103.394	103.144	102.894
4.125	104.082	103.832	103.582
4.250	104.611	104.361	104.111
4.375	105.038	104.788	104.538
4.500	105.699	105.449	105.199
4.625	106.358	106.108	105.858
4.750	106.880	106.630	106.380
4.875	107.336	107.086	106.836
4.990	107.680	107.430	107.180
5.000	107.730	107.480	107.230
5.125	108.350	108.100	107.850
5.250	108.833	108.583	108.333

15 Year FHLMC HP & HPA

Rate	30 day	45 day	60 day
2.125	N/A	N/A	N/A
2.250	97.579	97.329	97.079
2.375	98.222	97.972	97.722
2.500	98.844	98.594	98.344
2.625	99.426	99.176	98.926
2.750	100.202	99.952	99.702
2.875	100.821	100.571	100.321
2.990	101.364	101.114	100.864
3.000	101.414	101.164	100.914
3.125	101.926	101.676	101.426
3.250	102.368	102.118	101.868
3.375	102.780	102.530	102.280
3.500	103.297	103.047	102.797
3.625	103.768	103.518	103.268
3.750	104.218	103.968	103.718
3.875	104.661	104.411	104.161
3.990	104.535	104.285	104.035
4.000	104.585	104.335	104.085
4.125	105.048	104.798	104.548
4.250	105.504	105.254	105.004

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	0.000
Escrow Waiver	0.000
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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Flood Certification = $10.00 **UW Fee with optoin to buy out = $895** FHA ID# - 1358600006

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

AMERICAN FINANCIAL RESOURCES, INC.
WHOLESALE MORTGAGE DIVISION

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Lock Desk 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.: 11/18/2015
45 Day Lock Exp.: 12/3/2015
60 Day Lock Exp.: 12/18/2015

W. Rate Sheet Dated: 10/19/2015 **Release Time:** 10:00 AM ET

Non-Conforming 30 year Fixed
Max Price After Adjustments 101.750

Rate	30 day	45 day	60 day
3.875	98.138	97.998	97.857
4.000	98.700	98.560	98.419
4.125	99.262	99.122	98.981
4.250	99.793	99.653	99.512
4.375	100.324	100.184	100.043
4.500	100.793	100.653	100.512
4.625	101.231	101.091	100.950
4.750	101.606	101.466	101.325
4.875	101.856	101.716	101.575
5.000	102.106	101.966	101.825
5.125	102.325	102.185	102.044
5.250	102.544	102.404	102.263

Non-Conforming 15 year Fixed
Max Price After Adjustments 101.250

Rate	30 day	45 day	60 day
3.375	99.120	98.995	98.870
3.500	99.464	99.339	99.214
3.625	99.817	99.677	99.536
3.750	100.270	100.145	100.020
3.875	100.676	100.551	100.426
4.000	101.020	100.895	100.770
4.125	101.333	101.208	101.083
4.250	101.583	101.458	101.333
4.375	101.771	101.646	101.521
4.500	101.896	101.771	101.646
4.625	102.021	101.896	101.771
4.750	102.084	101.959	101.834

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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Flood Certification = $10.00 FHA ID# - 1358600006

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AMERICAN FINANCIAL RESOURCES, INC. WHOLESALE MORTGAGE DIVISION

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prices are subject to change without notice

W. Rate Sheet Dated: 10/19/2015 **Release Time:** 10:00 AM ET

30 Day Lock Exp.: 11/18/2015
45 Day Lock Exp.: 12/3/2015

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 Loan Center. 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

prices are subject to change without notice

W. Rate Sheet Dated: 10/19/2015 **Release Time:** 10:00 AM ET

30 Day Lock Exp.: 11/18/2015
45 Day Lock Exp.: 12/3/2015

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
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

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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7.250	102.900	102.700
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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7.500	103.014	102.804
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%
740+	3.250	3.000	2.500	2.250	1.750	0.500
720-739	3.250	3.000	2.500	2.125	1.375	0.125
700-719	2.750	2.500	1.750	1.250	0.500	-0.750

Income Price Adjustments		
	≤70% CLTV	70.01-80% CLTV
Subordinate Financing	0.000	-0.875
	All CLTVs	
Condo	-0.250	
2nd Home/Investor Property	0.000	
CT, DE, FL, IA, IL, IN, KS, KY, LA, ME, NJ, NM, ND, OH, OK, PA, SC, SD, VT, WI	-0.125	

Lock Desk Policy

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Flood Certification = $10.00 FHA ID# - 1358600006

Full Lock Desk Policy Can Be Found Here AFR Guidelines