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: 10/30/2015

Release Time: 10:00 AM ET

30 Day Lock Exp.: 11/30/2015
45 Day Lock Exp.: 12/14/2015
60 Day Lock Exp.: 12/29/2015

STANDARD GOVERNMENT PRODUCT

30/25 Year Government Standard Product

Rate	30 Day	45 Day	60 Day
3.250	100.739	100.489	100.239
3.375	101.266	101.016	100.766
3.500	101.761	101.511	101.261
3.625	102.238	101.988	101.738
3.750	103.311	103.061	102.811
3.875	103.759	103.509	103.259
4.000	104.149	103.899	103.649
4.125	104.482	104.232	103.982
4.250	104.997	104.747	104.497
4.375	105.345	105.095	104.845
4.500	105.670	105.420	105.170
4.625	105.986	105.736	105.486
4.750	106.227	105.977	105.727
4.875	105.886	105.636	105.386
5.000	106.211	105.961	105.711
5.125	106.528	106.278	106.028
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	100.488	100.238	99.988
3.375	101.015	100.765	100.515
3.500	101.510	101.260	101.010
3.625	101.987	101.737	101.487
3.750	103.060	102.810	102.560
3.875	103.508	103.258	103.008
4.000	103.898	103.648	103.398
4.125	104.231	103.981	103.731
4.250	104.746	104.496	104.246
4.375	105.094	104.844	104.594
4.500	105.419	105.169	104.919
4.625	105.735	105.485	105.235
4.750	105.976	105.726	105.476
4.875	105.635	105.385	105.135
5.000	105.960	105.710	105.460
5.125	106.277	106.027	105.777
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	100.579	100.329	100.079
2.875	101.032	100.782	100.532
3.000	101.453	101.203	100.953
3.125	101.865	101.615	101.365
3.250	102.696	102.446	102.196
3.375	103.103	102.853	102.603
3.500	103.439	103.189	102.939
3.625	103.723	103.473	103.223
3.750	103.927	103.677	103.427
3.875	104.224	103.974	103.724
4.000	104.474	104.224	103.974
4.125	104.704	104.454	104.204
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 = 0.230

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	100.239	99.989	99.739
3.375	100.766	100.516	100.266
3.500	101.261	101.011	100.761
3.625	101.738	101.488	101.238
3.750	102.811	102.561	102.311
3.875	103.259	103.009	102.759
4.000	103.649	103.399	103.149
4.125	103.982	103.732	103.482
4.250	104.497	104.247	103.997
4.375	104.845	104.595	104.345
4.500	105.170	104.920	104.670
4.625	105.486	105.236	104.986
4.750	105.727	105.477	105.227
4.875	105.386	105.136	104.886
5.000	105.711	105.461	105.211
5.125	106.028	105.778	105.528
5.250	N/A	N/A	N/A
5.375	N/A	N/A	N/A
5.500	N/A	N/A	N/A

20 Year Government Specialty Product

Rate	30 Day	45 Day	60 Day
3.250	99.988	99.738	99.488
3.375	100.515	100.265	100.015
3.500	101.010	100.760	100.510
3.625	101.487	101.237	100.987
3.750	102.560	102.310	102.060
3.875	103.008	102.758	102.508
4.000	103.398	103.148	102.898
4.125	103.731	103.481	103.231
4.250	104.246	103.996	103.746
4.375	104.594	104.344	104.094
4.500	104.919	104.669	104.419
4.625	105.235	104.985	104.735
4.750	105.476	105.226	104.976
4.875	105.135	104.885	104.635
5.000	105.460	105.210	104.960
5.125	105.777	105.527	105.277
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	99.929	99.679	99.429
2.875	100.382	100.132	99.882
3.000	100.803	100.553	100.303
3.125	101.215	100.965	100.715
3.250	102.046	101.796	101.546
3.375	102.453	102.203	101.953
3.500	102.789	102.539	102.289
3.625	103.073	102.823	102.573
3.750	103.277	103.027	102.777
3.875	103.574	103.324	103.074
4.000	103.824	103.574	103.324
4.125	104.054	103.804	103.554
4.250	N/A	N/A	N/A
4.375	N/A	N/A	N/A
4.500	N/A	N/A	N/A
4.625	N/A	N/A	N/A
4.750	N/A	N/A	N/A

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

Rate	30 Day	45 Day	60 Day
2.875	97.622	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 = 0.230

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	99.086	98.836	98.586
4.000	101.474	101.224	100.974
4.500	102.995	102.745	102.495
5.000	103.536	103.286	103.036

15 Year One Time Close "OTC" Specialty Product

Rate	30 Day	45 Day	60 Day
3.000	99.169	98.919	98.669
3.500	101.155	100.905	100.655
4.000	102.190	101.940	101.690
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	10/30/2015	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

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: 10/30/2015 **Release Time:** 10:00 AM ET

30 Day Lock Exp.: 11/30/2015
45 Day Lock Exp.: 12/14/2015
60 Day Lock Exp.: 12/29/2015

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	96.427	96.177	95.927	93.827	93.577	93.327
3.375	97.174	96.924	96.674	94.879	94.629	94.379
3.500	98.004	97.754	97.504	96.013	95.763	95.513
3.625	98.880	98.630	98.380	97.194	96.944	96.694
3.750	99.695	99.445	99.195	98.279	98.029	97.779
3.875	100.348	100.098	99.848	99.127	98.877	98.627
3.990	100.975	100.725	100.475	99.950	99.700	99.450
4.000	101.075	100.825	100.575	100.050	99.800	99.550
4.125	101.862	101.612	101.362	101.032	100.782	100.532
4.250	102.579	102.329	102.079	101.921	101.671	101.421
4.375	103.053	102.803	102.553	102.520	102.270	102.020
4.500	103.556	103.306	103.056	103.149	102.899	102.649
4.625	104.127	103.877	103.627	103.844	103.594	103.344
4.750	104.669	104.419	104.169	104.469	104.219	103.969
4.875	105.120	104.870	104.620	104.912	104.662	104.412
4.990	105.518	105.268	105.018	105.303	105.053	104.803
5.000	105.618	105.368	105.118	105.403	105.153	104.903
5.125	106.117	105.867	105.617	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
3.250	96.583	96.333	96.083	95.903	95.653	95.403
3.375	97.386	97.136	96.886	96.710	96.460	96.210
3.500	98.156	97.906	97.656	97.554	97.304	97.054
3.625	98.941	98.691	98.441	98.482	98.232	97.982
3.750	99.648	99.398	99.148	99.315	99.065	98.815
3.875	100.162	99.912	99.662	99.843	99.593	99.343
3.990	100.611	100.361	100.111	100.367	100.117	99.867
4.000	100.711	100.461	100.211	100.467	100.217	99.967
4.125	101.231	100.981	100.731	101.122	100.872	100.622
4.250	101.765	101.515	101.265	101.773	101.523	101.273
4.375	102.334	102.084	101.834	102.343	102.093	101.843
4.500	102.908	102.658	102.408	102.964	102.714	102.464
4.625	103.507	103.257	103.007	103.654	103.404	103.154
4.750	104.011	103.761	103.511	104.260	104.010	103.760
4.875	104.314	104.064	103.814	104.618	104.368	104.118
4.990	104.517	104.267	104.017	104.876	104.626	104.376
5.000	104.617	104.367	104.117	104.976	104.726	104.476
5.125	104.921	104.671	104.421	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	93.926	93.676	93.426	N/A	N/A	N/A
2.375	95.349	95.099	94.849	N/A	N/A	N/A
2.500	96.750	96.500	96.250	93.153	92.903	92.653
2.625	97.775	97.525	97.275	94.378	94.128	93.878
2.750	98.439	98.189	97.939	95.355	95.105	94.855
2.875	99.104	98.854	98.604	96.332	96.082	95.832
2.990	99.669	99.419	99.169	97.209	96.959	96.709
3.000	99.769	99.519	99.269	97.309	97.059	96.809
3.125	100.314	100.064	99.814	98.102	97.852	97.602
3.250	100.772	100.522	100.272	98.747	98.497	98.247
3.375	101.269	101.019	100.769	99.432	99.182	98.932
3.500	101.819	101.569	101.319	100.169	99.919	99.669
3.625	102.265	102.015	101.765	100.754	100.504	100.254
3.750	102.610	102.360	102.110	101.193	100.943	100.693
3.875	102.971	102.721	102.471	101.647	101.397	101.147
3.990	103.247	102.997	102.747	102.017	101.767	101.517
4.000	103.347	103.097	102.847	102.117	101.867	101.617
4.125	103.720	103.470	103.220	102.584	102.334	102.084

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	93.291	93.041	92.791	N/A	N/A	N/A
2.375	94.714	94.464	94.214	N/A	N/A	N/A
2.500	96.115	95.865	95.615	92.953	92.703	92.453
2.625	97.144	96.894	96.644	94.178	93.928	93.678
2.750	97.816	97.566	97.316	95.155	94.905	94.655
2.875	98.489	98.239	97.989	96.132	95.882	95.632
2.990	99.061	98.811	98.561	97.009	96.759	96.509
3.000	99.161	98.911	98.661	97.109	96.859	96.609
3.125	99.692	99.442	99.192	97.902	97.652	97.402
3.250	100.091	99.841	99.591	98.547	98.297	98.047
3.375	100.486	100.236	99.986	99.232	98.982	98.732
3.500	100.889	100.639	100.389	99.969	99.719	99.469
3.625	101.234	100.984	100.734	100.554	100.304	100.054
3.750	101.531	101.281	101.031	100.993	100.743	100.493
3.875	101.829	101.579	101.329	101.447	101.197	100.947
3.990	102.028	101.778	101.528	101.817	101.567	101.317
4.000	102.128	101.878	101.628	101.917	101.667	101.417
4.125	102.416	102.166	101.916	102.384	102.134	101.884

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

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

W. Rate Sheet Dated: 10/30/2015

AFR Wholesale's Website   AFR Rate Sheet Archive

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

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

30 Day Lock Exp.: 11/30/2015
45 Day Lock Exp.: 12/14/2015
60 Day Lock Exp.: 12/29/2015

30/25 Year FNMA

Rate	30 day	45 day	60 day
3.000	95.032	94.782	94.757
3.125	96.439	96.189	96.164
3.250	97.627	97.377	97.352
3.375	98.374	98.124	98.099
3.500	99.204	98.954	98.929
3.625	100.080	99.830	99.805
3.750	100.895	100.645	100.620
3.875	101.548	101.298	101.273
3.990	102.225	101.975	101.950
4.000	102.275	102.025	102.000
4.125	103.062	102.812	102.787
4.250	103.779	103.529	103.504
4.375	104.253	104.003	103.978
4.500	104.756	104.506	104.481
4.625	105.327	105.077	105.052
4.750	105.869	105.619	105.594
4.875	106.320	106.070	106.045
4.990	106.768	106.518	106.493
5.000	106.818	106.568	106.543
5.125	107.317	107.067	107.042

20 Year FNMA

Rate	30 day	45 day	60 day
3.000	95.408	95.158	94.908
3.125	97.055	96.805	96.555
3.250	98.438	98.188	97.938
3.375	99.241	98.991	98.741
3.500	100.012	99.762	99.512
3.625	100.797	100.547	100.297
3.750	101.504	101.254	101.004
3.875	102.017	101.767	101.517
3.990	102.516	102.266	102.016
4.000	102.566	102.316	102.066
4.125	103.086	102.836	102.586
4.250	103.620	103.370	103.120
4.375	104.189	103.939	103.689
4.500	104.764	104.514	104.264
4.625	105.362	105.112	104.862
4.750	105.866	105.616	105.366
4.875	106.169	105.919	105.669
4.990	106.423	106.173	105.923
5.000	106.473	106.223	105.973
5.125	106.776	106.526	106.276

15 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	94.676	94.426	94.176
2.375	96.099	95.849	95.599
2.500	97.500	97.250	97.000
2.625	98.525	98.275	98.025
2.750	99.190	98.940	98.690
2.875	99.854	99.604	99.354
2.990	100.469	100.219	99.969
3.000	100.519	100.269	100.019
3.125	101.064	100.814	100.564
3.250	101.522	101.272	101.022
3.375	102.019	101.769	101.519
3.500	102.569	102.319	102.069
3.625	103.015	102.765	102.515
3.750	103.360	103.110	102.860
3.875	103.721	103.471	103.221
3.990	104.047	103.797	103.547
4.000	104.097	103.847	103.597
4.125	104.470	104.220	103.970

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	95.307	95.057	94.807
2.375	96.730	96.480	96.230
2.500	98.131	97.881	97.631
2.625	99.160	98.910	98.660
2.750	99.832	99.582	99.332
2.875	100.505	100.255	100.005
2.990	101.127	100.877	100.627
3.000	101.177	100.927	100.677
3.125	101.708	101.458	101.208
3.250	102.107	101.857	101.607
3.375	102.502	102.252	102.002
3.500	102.905	102.655	102.405
3.625	103.250	103.000	102.750
3.750	103.547	103.297	103.047
3.875	103.845	103.595	103.345
3.990	104.094	103.844	103.594
4.000	104.144	103.894	103.644
4.125	104.432	104.182	103.932

30/25 Year HB FNMA

Rate	30 day	45 day	60 day
3.125	94.514	94.264	94.014
3.250	95.792	95.542	95.292
3.375	96.820	96.570	96.320
3.500	97.931	97.681	97.431
3.625	99.089	98.839	98.589
3.750	100.096	99.846	99.596
3.875	100.748	100.498	100.248
3.990	101.425	101.175	100.925
4.000	101.475	101.225	100.975
4.125	102.262	102.012	101.762
4.250	102.864	102.614	102.364
4.375	102.978	102.728	102.478
4.500	103.122	102.872	102.622
4.625	103.334	103.084	102.834
4.750	103.606	103.356	103.106
4.875	103.979	103.729	103.479
4.990	104.349	104.099	103.849
5.000	104.399	104.149	103.899
5.125	104.820	104.570	104.320
5.250	105.240	104.990	104.740

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	94.693	94.443	94.193
2.500	96.282	96.032	95.782
2.625	97.477	97.227	96.977
2.750	98.298	98.048	97.798
2.875	99.119	98.869	98.619
2.990	99.890	99.640	99.390
3.000	99.940	99.690	99.440
3.125	100.561	100.311	100.061
3.250	101.018	100.768	100.518
3.375	101.515	101.265	101.015
3.500	102.065	101.815	101.565
3.625	102.397	102.147	101.897
3.750	102.524	102.274	102.024
3.875	102.666	102.416	102.166
3.990	102.773	102.523	102.273
4.000	102.823	102.573	102.323
4.125	102.978	102.728	102.478

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	Credit Score ≥ 720
≤ 65.00%	80.01 - 95.00%	-0.500	-0.250
65.01 - 75.00%	80.01 - 95.00%	-0.750	-0.500
75.01 - 95.00%	90.01 - 95.00%	-1.000	-0.750
75.01 - 90.00%	76.01 - 90.00%	-1.000	-0.750
≤ 95.00%	95.01 - 97.00%	-1.500	-1.500

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

Lender Paid MI Adjustments (cumulative with above adjustments)

LPMI Adjust Term > 20 yr & All Manuf.

LTV → / FICO ↓	≤ 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%
≥ 740	-0.990	-1.370	-2.150	-3.080
720 - 739	-1.120	-1.720	-2.350	-3.080
680 - 719	-1.330	-2.170	-3.290	-3.850

LPMI Adjust Term ≤ 20 yr

LTV → / FICO ↓	≤ 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%
≥ 740	-0.880	-1.100	-1.650	-3.080
720 - 739	-1.050	-1.370	-2.170	-3.080
680 - 719	-1.190	-1.540	-2.940	-3.850

Additional LPMI Premium Adjustments

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

* Does not apply in HI

Lock Desk Policy

The initial expiration date of the lock will be disclosed on the lock confirmation. Locks may only be extended up to 30 days past its initial lock period. Locks received after cut off (7pm ET) will be rejected. Locks accepted on loans in "Registered, Submitted, U/W-Received & U/W-Approved" status only. Locks must be e-mailed/faxed directly to the lock desk or sent through 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.: 11/30/2015
45 Day Lock Exp.: 12/14/2015
60 Day Lock Exp.: 12/29/2015

W. Rate Sheet Dated: 10/30/2015 **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	N/A	N/A	N/A
3.250	95.090	94.840	94.590
3.375	96.269	96.019	95.769
3.500	97.030	96.780	96.530
3.625	97.838	97.588	97.338
3.750	98.698	98.448	98.198
3.875	99.525	99.275	99.025
4.000	100.192	99.942	99.692
4.125	100.918	100.668	100.418
4.250	101.704	101.454	101.204
4.375	102.400	102.150	101.900
4.500	102.858	102.608	102.358
4.625	103.383	103.133	102.883
4.750	103.940	103.690	103.440
4.875	104.490	104.240	103.990
5.000	104.988	104.738	104.488
5.125	105.487	105.237	104.987

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	94.433	94.183	93.933
3.500	95.470	95.220	94.970
3.625	96.553	96.303	96.053
3.750	97.689	97.439	97.189
3.875	98.753	98.503	98.253
4.000	99.415	99.165	98.915
4.125	100.135	99.885	99.635
4.250	100.917	100.667	100.417
4.375	101.555	101.305	101.055
4.500	101.650	101.400	101.150
4.625	101.811	101.561	101.311
4.750	102.006	101.756	101.506
4.875	102.275	102.025	101.775
5.000	102.695	102.445	102.195
5.125	103.116	102.866	102.616
5.250	103.536	103.286	103.036
5.375	103.957	103.707	103.457

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

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

AMERICAN FINANCIAL RESOURCES, INC.
WHOLESALE MORTGAGE DIVISION

[AFR Wholesale's Website](#) [AFR Rate Sheet Archive](#)

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

prices are subject to change without notice

W. Rate Sheet Dated: 10/30/2015
Release Time: 10:00 AM ET

30 Day Lock Exp.: 11/30/2015
45 Day Lock Exp.: 12/14/2015
60 Day Lock Exp.: 12/29/2015

30/25 Year Open Access ≤ 105.00 LTV

Rate	30 day	45 day	60 day
3.250	95.663	95.413	95.163
3.375	96.708	96.458	96.208
3.500	97.770	97.520	97.270
3.625	98.725	98.475	98.225
3.750	99.463	99.213	98.963
3.875	100.080	99.830	99.580
4.000	100.875	100.625	100.375
4.125	101.697	101.447	101.197
4.250	102.299	102.049	101.799
4.375	102.774	102.524	102.274
4.500	103.337	103.087	102.837
4.625	104.022	103.772	103.522
4.750	104.511	104.261	104.011
4.875	104.942	104.692	104.442
5.000	105.282	105.032	104.782
5.125	105.959	105.709	105.459
5.250	106.449	106.199	105.949

30/25 Year Open Access > 105.00 LTV

Rate	30 day	45 day	60 day
3.250	95.663	95.413	95.163
3.375	96.583	96.333	96.083
3.500	97.645	97.395	97.145
3.625	98.600	98.350	98.100
3.750	99.338	99.088	98.838
3.875	99.955	99.705	99.455
4.000	101.375	101.125	100.875
4.125	102.197	101.947	101.697
4.250	102.799	102.549	102.299
4.375	103.274	103.024	102.774
4.500	104.775	104.525	104.275
4.625	105.459	105.209	104.959
4.750	105.948	105.698	105.448
4.875	106.380	106.130	105.880
5.000	107.595	107.345	107.095
5.125	108.272	108.022	107.772
5.250	108.762	108.512	108.262

20 Year Open Access ≤ 105.00 LTV

Rate	30 day	45 day	60 day
3.250	96.801	96.551	96.301
3.375	97.691	97.441	97.191
3.500	98.527	98.277	98.027
3.625	99.332	99.082	98.832
3.750	99.984	99.734	99.484
3.875	100.527	100.277	100.027
4.000	100.686	100.436	100.186
4.125	101.397	101.147	100.897
4.250	101.955	101.705	101.455
4.375	102.449	102.199	101.949
4.500	103.175	102.925	102.675
4.625	103.861	103.611	103.361
4.750	104.406	104.156	103.906
4.875	104.883	104.633	104.383
5.000	105.154	104.904	104.654
5.125	105.794	105.544	105.294
5.250	106.285	106.035	105.785

20 Year Open Access > 105.00 LTV

Rate	30 day	45 day	60 day
3.250	97.124	96.874	96.624
3.375	97.701	97.451	97.201
3.500	98.538	98.288	98.038
3.625	99.343	99.093	98.843
3.750	99.995	99.745	99.495
3.875	100.537	100.287	100.037
4.000	101.072	100.822	100.572
4.125	101.782	101.532	101.282
4.250	102.341	102.091	101.841
4.375	102.835	102.585	102.335
4.500	103.685	103.435	103.185
4.625	104.371	104.121	103.871
4.750	104.916	104.666	104.416
4.875	105.393	105.143	104.893
5.000	105.664	105.414	105.164
5.125	106.304	106.054	105.804
5.250	106.795	106.545	106.295

15 Year Open Access ≤ 105.00 LTV

Rate	30 day	45 day	60 day
2.250	95.957	95.707	95.457
2.375	96.605	96.355	96.105
2.500	97.232	96.982	96.732
2.625	97.819	97.569	97.319
2.750	98.466	98.216	97.966
2.875	99.087	98.837	98.587
3.000	99.690	99.440	99.190
3.125	100.212	99.962	99.712
3.250	100.667	100.417	100.167
3.375	101.134	100.884	100.634
3.500	101.664	101.414	101.164
3.625	102.149	101.899	101.649
3.750	102.609	102.359	102.109
3.875	103.065	102.815	102.565
4.000	103.124	102.874	102.624
4.125	103.597	103.347	103.097
4.250	104.058	103.808	103.558

15 Year Open Access > 105.00 LTV

Rate	30 day	45 day	60 day
2.250	95.962	95.712	95.462
2.375	94.485	94.235	93.985
2.500	95.112	94.862	94.612
2.625	95.699	95.449	95.199
2.750	96.346	96.096	95.846
2.875	98.467	98.217	97.967
3.000	99.070	98.820	98.570
3.125	99.592	99.342	99.092
3.250	100.047	99.797	99.547
3.375	101.014	100.764	100.514
3.500	101.544	101.294	101.044
3.625	102.029	101.779	101.529
3.750	102.489	102.239	101.989
3.875	102.945	102.695	102.445
4.000	103.004	102.754	102.504
4.125	103.477	103.227	102.977
4.250	103.938	103.688	103.438

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

30 Day Lock Exp.: 11/30/2015
45 Day Lock Exp.: 12/14/2015
60 Day Lock Exp.: 12/29/2015

prices are subject to change without notice

W. Rate Sheet Dated: 10/30/2015 Release Time: 10:00 AM ET

30/25 Year FHLMC

Rate	30 day	45 day	60 day
3.125	N/A	N/A	N/A
3.250	97.098	96.848	96.823
3.375	98.143	97.893	97.868
3.500	99.205	98.955	98.930
3.625	100.160	99.910	99.885
3.750	100.898	100.648	100.623
3.875	101.515	101.265	101.240
3.990	102.260	102.010	101.985
4.000	102.310	102.060	102.035
4.125	103.132	102.882	102.857
4.250	103.734	103.484	103.459
4.375	104.209	103.959	103.934
4.500	104.772	104.522	104.497
4.625	105.457	105.207	105.182
4.750	105.946	105.696	105.671
4.875	106.377	106.127	106.102
4.990	106.667	106.417	106.392
5.000	106.717	106.467	106.442
5.125	107.394	107.144	107.119
5.250	107.884	107.634	107.609

20 Year FHLMC

Rate	30 day	45 day	60 day
3.125	N/A	N/A	N/A
3.250	98.643	98.393	98.143
3.375	99.533	99.283	99.033
3.500	100.369	100.119	99.869
3.625	101.174	100.924	100.674
3.750	101.826	101.576	101.326
3.875	102.369	102.119	101.869
3.990	102.478	102.228	101.978
4.000	102.528	102.278	102.028
4.125	103.239	102.989	102.739
4.250	103.797	103.547	103.297
4.375	104.291	104.041	103.791
4.500	105.017	104.767	104.517
4.625	105.703	105.453	105.203
4.750	106.248	105.998	105.748
4.875	106.725	106.475	106.225
4.990	106.946	106.696	106.446
5.000	106.996	106.746	106.496
5.125	107.636	107.386	107.136
5.250	108.127	107.877	107.627

15 Year FHLMC

Rate	30 day	45 day	60 day
2.125	N/A	N/A	N/A
2.250	96.891	96.641	96.391
2.375	97.539	97.289	97.039
2.500	98.166	97.916	97.666
2.625	98.753	98.503	98.253
2.750	99.400	99.150	98.900
2.875	100.021	99.771	99.521
2.990	100.574	100.324	100.074
3.000	100.624	100.374	100.124
3.125	101.146	100.896	100.646
3.250	101.601	101.351	101.101
3.375	102.068	101.818	101.568
3.500	102.598	102.348	102.098
3.625	103.083	102.833	102.583
3.750	103.543	103.293	103.043
3.875	103.999	103.749	103.499
3.990	104.008	103.758	103.508
4.000	104.058	103.808	103.558
4.125	104.531	104.281	104.031
4.250	104.992	104.742	104.492

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

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.: 11/30/2015
45 Day Lock Exp.: 12/14/2015
60 Day Lock Exp.: 12/29/2015

prices are subject to change without notice

W. Rate Sheet Dated: 10/30/2015

Release Time: 10:00 AM ET

30/25 Year FHLMC HP & HPA

Rate	30 day	45 day	60 day
3.125	N/A	N/A	N/A
3.250	97.398	97.148	97.123
3.375	98.443	98.193	98.168
3.500	99.505	99.255	99.230
3.625	100.460	100.210	100.185
3.750	101.198	100.948	100.923
3.875	101.815	101.565	101.540
3.990	102.560	102.310	102.285
4.000	102.610	102.360	102.335
4.125	103.432	103.182	103.157
4.250	104.034	103.784	103.759
4.375	104.509	104.259	104.234
4.500	105.072	104.822	104.797
4.625	105.757	105.507	105.482
4.750	106.246	105.996	105.971
4.875	106.677	106.427	106.402
4.990	106.967	106.717	106.692
5.000	107.017	106.767	106.742
5.125	107.694	107.444	107.419
5.250	108.184	107.934	107.909

20 Year FHLMC HP & HPA

Rate	30 day	45 day	60 day
3.125	N/A	N/A	N/A
3.250	98.893	98.643	98.393
3.375	99.783	99.533	99.283
3.500	100.619	100.369	100.119
3.625	101.424	101.174	100.924
3.750	102.076	101.826	101.576
3.875	102.619	102.369	102.119
3.990	102.728	102.478	102.228
4.000	102.778	102.528	102.278
4.125	103.489	103.239	102.989
4.250	104.047	103.797	103.547
4.375	104.541	104.291	104.041
4.500	105.267	105.017	104.767
4.625	105.953	105.703	105.453
4.750	106.498	106.248	105.998
4.875	106.975	106.725	106.475
4.990	107.196	106.946	106.696
5.000	107.246	106.996	106.746
5.125	107.886	107.636	107.386
5.250	108.377	108.127	107.877

15 Year FHLMC HP & HPA

Rate	30 day	45 day	60 day
2.125	N/A	N/A	N/A
2.250	97.141	96.891	96.641
2.375	97.789	97.539	97.289
2.500	98.416	98.166	97.916
2.625	99.003	98.753	98.503
2.750	99.650	99.400	99.150
2.875	100.271	100.021	99.771
2.990	100.824	100.574	100.324
3.000	100.874	100.624	100.374
3.125	101.396	101.146	100.896
3.250	101.851	101.601	101.351
3.375	102.318	102.068	101.818
3.500	102.848	102.598	102.348
3.625	103.333	103.083	102.833
3.750	103.793	103.543	103.293
3.875	104.249	103.999	103.749
3.990	104.258	104.008	103.758
4.000	104.308	104.058	103.808
4.125	104.781	104.531	104.281
4.250	105.242	104.992	104.742

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**

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 **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

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: 10/30/2015 **Release Time:** 10:00 AM ET

30 Day Lock Exp.: 11/30/2015
45 Day Lock Exp.: 12/14/2015
60 Day Lock Exp.: 12/29/2015

Non-Conforming 30 year Fixed
Max Price After Adjustments 101.750

Rate	30 day	45 day	60 day
3.875	97.633	97.493	97.352
4.000	98.133	97.993	97.852
4.125	98.602	98.462	98.321
4.250	99.039	98.899	98.758
4.375	99.445	99.305	99.164
4.500	99.820	99.680	99.539
4.625	100.195	100.055	99.914
4.750	100.508	100.368	100.227
4.875	100.758	100.618	100.477
5.000	100.946	100.806	100.665
5.125	101.071	100.931	100.790
5.250	101.134	100.994	100.853

Non-Conforming 15 year Fixed
Max Price After Adjustments 101.250

Rate	30 day	45 day	60 day
3.125	98.082	97.957	97.832
3.250	98.457	98.332	98.207
3.375	98.832	98.707	98.582
3.500	99.207	99.082	98.957
3.625	99.268	99.143	99.018
3.750	99.456	99.331	99.206
3.875	99.644	99.519	99.394
4.000	99.769	99.644	99.519
4.125	99.894	99.769	99.644
4.250	99.957	99.832	99.707
4.375	100.020	99.895	99.770
4.500	100.083	99.958	99.833

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

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: 10/30/2015 **Release Time:** 10:00 AM ET

30 Day Lock Exp.: 11/30/2015

45 Day Lock Exp.: 12/14/2015

Alt-Option Access Terms & Pricing

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

Access 30 yr Fixed (AOAP-30F)

Rate	30 day	45 day
6.625	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

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

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

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

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

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: 10/30/2015   **Release Time:** 10:00 AM ET

30 Day Lock Exp.: 11/30/2015
45 Day Lock Exp.: 12/14/2015

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
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

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
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

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

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