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: 11/3/2015
Release Time: 10:00 AM ET

30 Day Lock Exp.: 12/3/2015
45 Day Lock Exp.: 12/18/2015
60 Day Lock Exp.: 1/4/2016

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	103.389	103.139	102.889
3.875	103.837	103.587	103.337
4.000	104.227	103.977	103.727
4.125	104.561	104.311	104.061
4.250	105.153	104.903	104.653
4.375	105.501	105.251	105.001
4.500	105.826	105.576	105.326
4.625	106.143	105.893	105.643
4.750	106.337	106.087	105.837
4.875	105.996	105.746	105.496
5.000	106.320	106.070	105.820
5.125	106.637	106.387	106.137
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	103.138	102.888	102.638
3.875	103.586	103.336	103.086
4.000	103.976	103.726	103.476
4.125	104.310	104.060	103.810
4.250	104.902	104.652	104.402
4.375	105.250	105.000	104.750
4.500	105.575	105.325	105.075
4.625	105.892	105.642	105.392
4.750	106.086	105.836	105.586
4.875	105.745	105.495	105.245
5.000	106.069	105.819	105.569
5.125	106.386	106.136	105.886
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	100.517	100.267	100.017
2.875	100.969	100.719	100.469
3.000	101.391	101.141	100.891
3.125	101.802	101.552	101.302
3.250	102.684	102.434	102.184
3.375	103.091	102.841	102.591
3.500	103.428	103.178	102.928
3.625	103.711	103.461	103.211
3.750	103.959	103.709	103.459
3.875	104.255	104.005	103.755
4.000	104.506	104.256	104.006
4.125	104.735	104.485	104.235
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	102.889	102.639	102.389
3.875	103.337	103.087	102.837
4.000	103.727	103.477	103.227
4.125	104.061	103.811	103.561
4.250	104.653	104.403	104.153
4.375	105.001	104.751	104.501
4.500	105.326	105.076	104.826
4.625	105.643	105.393	105.143
4.750	105.837	105.587	105.337
4.875	105.496	105.246	104.996
5.000	105.820	105.570	105.320
5.125	106.137	105.887	105.637
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	102.638	102.388	102.138
3.875	103.086	102.836	102.586
4.000	103.476	103.226	102.976
4.125	103.810	103.560	103.310
4.250	104.402	104.152	103.902
4.375	104.750	104.500	104.250
4.500	105.075	104.825	104.575
4.625	105.392	105.142	104.892
4.750	105.586	105.336	105.086
4.875	105.245	104.995	104.745
5.000	105.569	105.319	105.069
5.125	105.886	105.636	105.386
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	99.867	99.617	99.367
2.875	100.319	100.069	99.819
3.000	100.741	100.491	100.241
3.125	101.152	100.902	100.652
3.250	102.034	101.784	101.534
3.375	102.441	102.191	101.941
3.500	102.778	102.528	102.278
3.625	103.061	102.811	102.561
3.750	103.309	103.059	102.809
3.875	103.605	103.355	103.105
4.000	103.856	103.606	103.356
4.125	104.085	103.835	103.585
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	101.552	101.302	101.052
4.500	103.151	102.901	102.651
5.000	103.645	103.395	103.145

15 Year One Time Close "OTC" Specialty Product

Rate	30 Day	45 Day	60 Day
3.000	99.107	98.857	98.607
3.500	101.144	100.894	100.644
4.000	102.222	101.972	101.722
4.500	N/A	N/A	N/A
5.000	N/A	N/A	N/A

Specialty Adj.

Manufactured Homes "OTC exempt"	-1.000
203(k) / 203(k)s / 203(h) / Repair Escrow	-0.500
VA IRRRL ≤ 125.00 LTV	-0.500
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	11/3/2015	#N/A

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

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60 Day Lock Exp.: 1/4/2016

DURP 30/25 Year

Rate	≤ 105% LTV			> 105% LTV		
	30 Day	45 Day	60 Day	30 Day	45 Day	60 Day
3.250	96.391	96.141	95.891	93.791	93.541	93.291
3.375	97.175	96.925	96.675	94.880	94.630	94.380
3.500	98.007	97.757	97.507	96.016	95.766	95.516
3.625	98.851	98.601	98.351	97.165	96.915	96.665
3.750	99.663	99.413	99.163	98.239	97.989	97.739
3.875	100.402	100.152	99.902	99.150	98.900	98.650
3.990	101.056	100.806	100.556	99.976	99.726	99.476
4.000	101.156	100.906	100.656	100.076	99.826	99.576
4.125	101.908	101.658	101.408	101.000	100.750	100.500
4.250	102.577	102.327	102.077	101.833	101.583	101.333
4.375	103.066	102.816	102.566	102.471	102.221	101.971
4.500	103.586	103.336	103.086	103.139	102.889	102.639
4.625	104.174	103.924	103.674	103.876	103.626	103.376
4.750	104.726	104.476	104.226	104.526	104.276	104.026
4.875	105.170	104.920	104.670	104.962	104.712	104.462
4.990	105.561	105.311	105.061	105.346	105.096	104.846
5.000	105.661	105.411	105.161	105.446	105.196	104.946
5.125	106.152	105.902	105.652	N/A	N/A	N/A

DURP 20 Year

Rate	≤ 105% LTV			> 105% LTV		
	30 Day	45 Day	60 Day	30 Day	45 Day	60 Day
3.250	96.531	96.281	96.031	95.867	95.617	95.367
3.375	97.330	97.080	96.830	96.711	96.461	96.211
3.500	98.096	97.846	97.596	97.557	97.307	97.057
3.625	98.877	98.627	98.377	98.452	98.202	97.952
3.750	99.584	99.334	99.084	99.283	99.033	98.783
3.875	100.105	99.855	99.605	99.897	99.647	99.397
3.990	100.561	100.311	100.061	100.447	100.197	99.947
4.000	100.661	100.411	100.161	100.547	100.297	100.047
4.125	101.188	100.938	100.688	101.168	100.918	100.668
4.250	101.732	101.482	101.232	101.771	101.521	101.271
4.375	102.318	102.068	101.818	102.356	102.106	101.856
4.500	102.909	102.659	102.409	102.993	102.743	102.493
4.625	103.524	103.274	103.024	103.702	103.452	103.202
4.750	104.040	103.790	103.540	104.317	104.067	103.817
4.875	104.344	104.094	103.844	104.668	104.418	104.168
4.990	104.547	104.297	104.047	104.919	104.669	104.419
5.000	104.647	104.397	104.147	105.019	104.769	104.519
5.125	104.951	104.701	104.451	N/A	N/A	N/A

DURP 15 Year

Rate	≤ 105% LTV			> 105% LTV		
	30 Day	45 Day	60 Day	30 Day	45 Day	60 Day
2.250	93.963	93.713	93.463	N/A	N/A	N/A
2.375	95.393	95.143	94.893	N/A	N/A	N/A
2.500	96.800	96.550	96.300	93.089	92.839	92.589
2.625	97.767	97.517	97.267	94.315	94.065	93.815
2.750	98.429	98.179	97.929	95.289	95.039	94.789
2.875	99.090	98.840	98.590	96.263	96.013	95.763
2.990	99.652	99.402	99.152	97.138	96.888	96.638
3.000	99.752	99.502	99.252	97.238	96.988	96.738
3.125	100.310	100.060	99.810	98.056	97.806	97.556
3.250	100.808	100.558	100.308	98.739	98.489	98.239
3.375	101.325	101.075	100.825	99.441	99.191	98.941
3.500	101.872	101.622	101.372	100.174	99.924	99.674
3.625	102.297	102.047	101.797	100.756	100.506	100.256
3.750	102.651	102.401	102.151	101.203	100.953	100.703
3.875	103.020	102.770	102.520	101.665	101.415	101.165
3.990	103.306	103.056	102.806	102.043	101.793	101.543
4.000	103.406	103.156	102.906	102.143	101.893	101.643
4.125	103.788	103.538	103.288	102.619	102.369	102.119

DURP 10 Year

Rate	≤ 105% LTV			> 105% LTV		
	30 Day	45 Day	60 Day	30 Day	45 Day	60 Day
2.250	93.213	92.963	92.713	N/A	N/A	N/A
2.375	94.643	94.393	94.143	N/A	N/A	N/A
2.500	96.051	95.801	95.551	92.889	92.639	92.389
2.625	97.081	96.831	96.581	94.115	93.865	93.615
2.750	97.751	97.501	97.251	95.089	94.839	94.589
2.875	98.421	98.171	97.921	96.063	95.813	95.563
2.990	98.990	98.740	98.490	96.938	96.688	96.438
3.000	99.090	98.840	98.590	97.038	96.788	96.538
3.125	99.629	99.379	99.129	97.856	97.606	97.356
3.250	100.046	99.796	99.546	98.539	98.289	98.039
3.375	100.458	100.208	99.958	99.241	98.991	98.741
3.500	100.879	100.629	100.379	99.974	99.724	99.474
3.625	101.237	100.987	100.737	100.556	100.306	100.056
3.750	101.542	101.292	101.042	101.003	100.753	100.503
3.875	101.848	101.598	101.348	101.465	101.215	100.965
3.990	102.054	101.804	101.554	101.843	101.593	101.343
4.000	102.154	101.904	101.654	101.943	101.693	101.443
4.125	102.450	102.200	101.950	102.419	102.169	101.919

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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W. Rate Sheet Dated: 11/3/2015   **Release Time:** 10:00 AM ET

30/25 Year FNMA

Rate	30 day	45 day	60 day
3.000	94.979	94.729	94.704
3.125	96.387	96.137	96.112
3.250	97.591	97.341	97.316
3.375	98.375	98.125	98.100
3.500	99.207	98.957	98.932
3.625	100.051	99.801	99.776
3.750	100.863	100.613	100.588
3.875	101.602	101.352	101.327
3.990	102.306	102.056	102.031
4.000	102.356	102.106	102.081
4.125	103.108	102.858	102.833
4.250	103.777	103.527	103.502
4.375	104.266	104.016	103.991
4.500	104.786	104.536	104.511
4.625	105.374	105.124	105.099
4.750	105.926	105.676	105.651
4.875	106.370	106.120	106.095
4.990	106.811	106.561	106.536
5.000	106.861	106.611	106.586
5.125	107.352	107.102	107.077

20 Year FNMA

Rate	30 day	45 day	60 day
3.000	95.354	95.104	94.854
3.125	97.003	96.753	96.503
3.250	98.386	98.136	97.886
3.375	99.185	98.935	98.685
3.500	99.952	99.702	99.452
3.625	100.732	100.482	100.232
3.750	101.439	101.189	100.939
3.875	101.960	101.710	101.460
3.990	102.466	102.216	101.966
4.000	102.516	102.266	102.016
4.125	103.043	102.793	102.543
4.250	103.588	103.338	103.088
4.375	104.173	103.923	103.673
4.500	104.764	104.514	104.264
4.625	105.380	105.130	104.880
4.750	105.895	105.645	105.395
4.875	106.199	105.949	105.699
4.990	106.453	106.203	105.953
5.000	106.503	106.253	106.003
5.125	106.806	106.556	106.306

15 Year FNMA

Rate	30 day	45 day	60 day
2.000	#N/A	#N/A	#N/A
2.125	93.283	93.033	92.783
2.250	94.713	94.463	94.213
2.375	96.143	95.893	95.643
2.500	97.551	97.301	97.051
2.625	98.517	98.267	98.017
2.750	99.179	98.929	98.679
2.875	99.841	99.591	99.341
2.990	100.452	100.202	99.952
3.000	100.502	100.252	100.002
3.125	101.061	100.811	100.561
3.250	101.558	101.308	101.058
3.375	102.075	101.825	101.575
3.500	102.622	102.372	102.122
3.625	103.047	102.797	102.547
3.750	103.401	103.151	102.901
3.875	103.771	103.521	103.271
3.990	104.106	103.856	103.606
4.000	104.156	103.906	103.656
4.125	104.538	104.288	104.038

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	95.229	94.979	94.729
2.375	96.659	96.409	96.159
2.500	98.067	97.817	97.567
2.625	99.097	98.847	98.597
2.750	99.767	99.517	99.267
2.875	100.437	100.187	99.937
2.990	101.056	100.806	100.556
3.000	101.106	100.856	100.606
3.125	101.645	101.395	101.145
3.250	102.062	101.812	101.562
3.375	102.474	102.224	101.974
3.500	102.895	102.645	102.395
3.625	103.253	103.003	102.753
3.750	103.558	103.308	103.058
3.875	103.864	103.614	103.364
3.990	104.120	103.870	103.620
4.000	104.170	103.920	103.670
4.125	104.466	104.216	103.966

30/25 Year HB FNMA

Rate	30 day	45 day	60 day
3.125	94.462	94.212	93.962
3.250	95.756	95.506	95.256
3.375	96.821	96.571	96.321
3.500	97.934	97.684	97.434
3.625	99.060	98.810	98.560
3.750	100.063	99.813	99.563
3.875	100.802	100.552	100.302
3.990	101.506	101.256	101.006
4.000	101.556	101.306	101.056
4.125	102.308	102.058	101.808
4.250	102.862	102.612	102.362
4.375	102.992	102.742	102.492
4.500	103.152	102.902	102.652
4.625	103.381	103.131	102.881
4.750	103.664	103.414	103.164
4.875	104.029	103.779	103.529
4.990	104.393	104.143	103.893
5.000	104.443	104.193	103.943
5.125	104.856	104.606	104.356
5.250	105.269	105.019	104.769

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	94.751	94.501	94.251
2.500	96.347	96.097	95.847
2.625	97.482	97.232	96.982
2.750	98.300	98.050	97.800
2.875	99.118	98.868	98.618
2.990	99.886	99.636	99.386
3.000	99.936	99.686	99.436
3.125	100.557	100.307	100.057
3.250	101.055	100.805	100.555
3.375	101.571	101.321	101.071
3.500	102.118	101.868	101.618
3.625	102.412	102.162	101.912
3.750	102.547	102.297	102.047
3.875	102.698	102.448	102.198
3.990	102.815	102.565	102.315
4.000	102.865	102.615	102.365
4.125	103.027	102.777	102.527

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.: 12/3/2015
45 Day Lock Exp.: 12/18/2015
60 Day Lock Exp.: 1/4/2016

W. Rate Sheet Dated: 11/3/2015 **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	95.038	94.788	94.538
3.375	96.234	95.984	95.734
3.500	97.031	96.781	96.531
3.625	97.841	97.591	97.341
3.750	98.669	98.419	98.169
3.875	99.493	99.243	98.993
4.000	100.247	99.997	99.747
4.125	100.998	100.748	100.498
4.250	101.749	101.499	101.249
4.375	102.398	102.148	101.898
4.500	102.871	102.621	102.371
4.625	103.413	103.163	102.913
4.750	103.988	103.738	103.488
4.875	104.548	104.298	104.048
5.000	105.039	104.789	104.539
5.125	105.530	105.280	105.030

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	94.393	94.143	93.893
3.500	95.469	95.219	94.969
3.625	96.558	96.308	96.058
3.750	97.664	97.414	97.164
3.875	98.712	98.462	98.212
4.000	99.466	99.216	98.966
4.125	100.217	99.967	99.717
4.250	100.968	100.718	100.468
4.375	101.552	101.302	101.052
4.500	101.662	101.412	101.162
4.625	101.840	101.590	101.340
4.750	102.052	101.802	101.552
4.875	102.333	102.083	101.833
5.000	102.746	102.496	102.246
5.125	103.159	102.909	102.659
5.250	103.572	103.322	103.072
5.375	103.986	103.736	103.486

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

prices are subject to change without notice

W. Rate Sheet Dated: 11/3/2015

Release Time: 10:00 AM ET

30 Day Lock Exp.: 12/3/2015
45 Day Lock Exp.: 12/18/2015
60 Day Lock Exp.: 1/4/2016

30/25 Year Open Access ≤ 105.00 LTV

Rate	30 day	45 day	60 day
3.250	95.599	95.349	95.099
3.375	96.646	96.396	96.146
3.500	97.713	97.463	97.213
3.625	98.672	98.422	98.172
3.750	99.413	99.163	98.913
3.875	100.034	99.784	99.534
4.000	100.907	100.657	100.407
4.125	101.734	101.484	101.234
4.250	102.338	102.088	101.838
4.375	102.816	102.566	102.316
4.500	103.351	103.101	102.851
4.625	104.039	103.789	103.539
4.750	104.530	104.280	104.030
4.875	104.963	104.713	104.463
5.000	105.323	105.073	104.823
5.125	106.002	105.752	105.502
5.250	106.497	106.247	105.997

30/25 Year Open Access > 105.00 LTV

Rate	30 day	45 day	60 day
3.250	95.599	95.349	95.099
3.375	96.521	96.271	96.021
3.500	97.588	97.338	97.088
3.625	98.547	98.297	98.047
3.750	99.288	99.038	98.788
3.875	99.909	99.659	99.409
4.000	101.157	100.907	100.657
4.125	101.984	101.734	101.484
4.250	102.588	102.338	102.088
4.375	103.066	102.816	102.566
4.500	104.539	104.289	104.039
4.625	105.226	104.976	104.726
4.750	105.717	105.467	105.217
4.875	106.151	105.901	105.651
5.000	107.323	107.073	106.823
5.125	108.002	107.752	107.502
5.250	108.497	108.247	107.997

20 Year Open Access ≤ 105.00 LTV

Rate	30 day	45 day	60 day
3.250	96.692	96.442	96.192
3.375	97.586	97.336	97.086
3.500	98.426	98.176	97.926
3.625	99.232	98.982	98.732
3.750	99.887	99.637	99.387
3.875	100.434	100.184	99.934
4.000	100.672	100.422	100.172
4.125	101.387	101.137	100.887
4.250	101.946	101.696	101.446
4.375	102.442	102.192	101.942
4.500	103.222	102.972	102.722
4.625	103.909	103.659	103.409
4.750	104.455	104.205	103.955
4.875	104.933	104.683	104.433
5.000	105.181	104.931	104.681
5.125	105.822	105.572	105.322
5.250	106.316	106.066	105.816

20 Year Open Access > 105.00 LTV

Rate	30 day	45 day	60 day
3.250	97.015	96.765	96.515
3.375	97.596	97.346	97.096
3.500	98.437	98.187	97.937
3.625	99.243	98.993	98.743
3.750	99.898	99.648	99.398
3.875	100.444	100.194	99.944
4.000	100.933	100.683	100.433
4.125	101.647	101.397	101.147
4.250	102.207	101.957	101.707
4.375	102.703	102.453	102.203
4.500	103.545	103.295	103.045
4.625	104.232	103.982	103.732
4.750	104.778	104.528	104.278
4.875	105.256	105.006	104.756
5.000	105.504	105.254	105.004
5.125	106.145	105.895	105.645
5.250	106.639	106.389	106.139

15 Year Open Access ≤ 105.00 LTV

Rate	30 day	45 day	60 day
2.250	95.863	95.613	95.363
2.375	96.512	96.262	96.012
2.500	97.140	96.890	96.640
2.625	97.729	97.479	97.229
2.750	98.366	98.116	97.866
2.875	98.991	98.741	98.491
3.000	99.594	99.344	99.094
3.125	100.118	99.868	99.618
3.250	100.575	100.325	100.075
3.375	101.110	100.860	100.610
3.500	101.643	101.393	101.143
3.625	102.128	101.878	101.628
3.750	102.589	102.339	102.089
3.875	103.044	102.794	102.544
4.000	103.146	102.896	102.646
4.125	103.618	103.368	103.118
4.250	104.082	103.832	103.582

15 Year Open Access > 105.00 LTV

Rate	30 day	45 day	60 day
2.250	95.868	95.618	95.368
2.375	94.392	94.142	93.892
2.500	95.020	94.770	94.520
2.625	95.609	95.359	95.109
2.750	96.246	95.996	95.746
2.875	98.371	98.121	97.871
3.000	98.974	98.724	98.474
3.125	99.498	99.248	98.998
3.250	99.955	99.705	99.455
3.375	100.740	100.490	100.240
3.500	101.273	101.023	100.773
3.625	101.758	101.508	101.258
3.750	102.219	101.969	101.719
3.875	102.924	102.674	102.424
4.000	103.026	102.776	102.526
4.125	103.498	103.248	102.998
4.250	103.962	103.712	103.462

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

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Flood Certification = $10.00 | FHA ID# - 1358600006

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

AMERICAN FINANCIAL RESOURCES, INC.
WHOLESALE MORTGAGE DIVISION

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

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

prices are subject to change without notice

W. Rate Sheet Dated: 11/3/2015
Release Time: 10:00 AM ET

30 Day Lock Exp.: 12/3/2015
45 Day Lock Exp.: 12/18/2015
60 Day Lock Exp.: 1/4/2016

30/25 Year FHLMC

Rate	30 day	45 day	60 day
3.125	N/A	N/A	N/A
3.250	97.034	96.784	96.759
3.375	98.081	97.831	97.806
3.500	99.148	98.898	98.873
3.625	100.107	99.857	99.832
3.750	100.848	100.598	100.573
3.875	101.469	101.219	101.194
3.990	102.292	102.042	102.017
4.000	102.342	102.092	102.067
4.125	103.169	102.919	102.894
4.250	103.773	103.523	103.498
4.375	104.251	104.001	103.976
4.500	104.786	104.536	104.511
4.625	105.474	105.224	105.199
4.750	105.965	105.715	105.690
4.875	106.398	106.148	106.123
4.990	106.708	106.458	106.433
5.000	106.758	106.508	106.483
5.125	107.437	107.187	107.162
5.250	107.932	107.682	107.657

20 Year FHLMC

Rate	30 day	45 day	60 day
3.125	N/A	N/A	N/A
3.250	98.534	98.284	98.034
3.375	99.428	99.178	98.928
3.500	100.268	100.018	99.768
3.625	101.074	100.824	100.574
3.750	101.729	101.479	101.229
3.875	102.276	102.026	101.776
3.990	102.464	102.214	101.964
4.000	102.514	102.264	102.014
4.125	103.229	102.979	102.729
4.250	103.788	103.538	103.288
4.375	104.284	104.034	103.784
4.500	105.064	104.814	104.564
4.625	105.751	105.501	105.251
4.750	106.297	106.047	105.797
4.875	106.775	106.525	106.275
4.990	106.973	106.723	106.473
5.000	107.023	106.773	106.523
5.125	107.664	107.414	107.164
5.250	108.158	107.908	107.658

15 Year FHLMC

Rate	30 day	45 day	60 day
2.125	N/A	N/A	N/A
2.250	96.797	96.547	96.297
2.375	97.446	97.196	96.946
2.500	98.074	97.824	97.574
2.625	98.663	98.413	98.163
2.750	99.300	99.050	98.800
2.875	99.925	99.675	99.425
2.990	100.478	100.228	99.978
3.000	100.528	100.278	100.028
3.125	101.052	100.802	100.552
3.250	101.509	101.259	101.009
3.375	102.044	101.794	101.544
3.500	102.577	102.327	102.077
3.625	103.062	102.812	102.562
3.750	103.523	103.273	103.023
3.875	103.978	103.728	103.478
3.990	104.030	103.780	103.530
4.000	104.080	103.830	103.580
4.125	104.552	104.302	104.052
4.250	105.016	104.766	104.516

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

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Flood Certification = $10.00
FHA ID# - 1358600006

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60 Day Lock Exp.: 1/4/2016

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W. Rate Sheet Dated: 11/3/2015

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	97.334	97.084	97.059
3.375	98.381	98.131	98.106
3.500	99.448	99.198	99.173
3.625	100.407	100.157	100.132
3.750	101.148	100.898	100.873
3.875	101.769	101.519	101.494
3.990	102.592	102.342	102.317
4.000	102.642	102.392	102.367
4.125	103.469	103.219	103.194
4.250	104.073	103.823	103.798
4.375	104.551	104.301	104.276
4.500	105.086	104.836	104.811
4.625	105.774	105.524	105.499
4.750	106.265	106.015	105.990
4.875	106.698	106.448	106.423
4.990	107.008	106.758	106.733
5.000	107.058	106.808	106.783
5.125	107.737	107.487	107.462
5.250	108.232	107.982	107.957

20 Year FHLMC HP & HPA

Rate	30 day	45 day	60 day
3.125	N/A	N/A	N/A
3.250	98.784	98.534	98.284
3.375	99.678	99.428	99.178
3.500	100.518	100.268	100.018
3.625	101.324	101.074	100.824
3.750	101.979	101.729	101.479
3.875	102.526	102.276	102.026
3.990	102.714	102.464	102.214
4.000	102.764	102.514	102.264
4.125	103.479	103.229	102.979
4.250	104.038	103.788	103.538
4.375	104.534	104.284	104.034
4.500	105.314	105.064	104.814
4.625	106.001	105.751	105.501
4.750	106.547	106.297	106.047
4.875	107.025	106.775	106.525
4.990	107.223	106.973	106.723
5.000	107.273	107.023	106.773
5.125	107.914	107.664	107.414
5.250	108.408	108.158	107.908

15 Year FHLMC HP & HPA

Rate	30 day	45 day	60 day
2.125	N/A	N/A	N/A
2.250	97.047	96.797	96.547
2.375	97.696	97.446	97.196
2.500	98.324	98.074	97.824
2.625	98.913	98.663	98.413
2.750	99.550	99.300	99.050
2.875	100.175	99.925	99.675
2.990	100.728	100.478	100.228
3.000	100.778	100.528	100.278
3.125	101.302	101.052	100.802
3.250	101.759	101.509	101.259
3.375	102.294	102.044	101.794
3.500	102.827	102.577	102.327
3.625	103.312	103.062	102.812
3.750	103.773	103.523	103.273
3.875	104.228	103.978	103.728
3.990	104.280	104.030	103.780
4.000	104.330	104.080	103.830
4.125	104.802	104.552	104.302
4.250	105.266	105.016	104.766

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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30 Day Lock Exp.: 12/3/2015
45 Day Lock Exp.: 12/18/2015
60 Day Lock Exp.: 1/4/2016

Non-Conforming 30 year Fixed
Max Price After Adjustments 101.750

Rate	30 day	45 day	60 day
3.875	97.604	97.464	97.323
4.000	98.104	97.964	97.823
4.125	98.573	98.433	98.292
4.250	99.010	98.870	98.729
4.375	99.416	99.276	99.135
4.500	99.791	99.651	99.510
4.625	100.166	100.026	99.885
4.750	100.479	100.339	100.198
4.875	100.729	100.589	100.448
5.000	100.917	100.777	100.636
5.125	101.042	100.902	100.761
5.250	101.105	100.965	100.824

Non-Conforming 15 year Fixed
Max Price After Adjustments 101.250

Rate	30 day	45 day	60 day
3.125	98.066	97.941	97.816
3.250	98.441	98.316	98.191
3.375	98.816	98.691	98.566
3.500	99.191	99.066	98.941
3.625	99.252	99.127	99.002
3.750	99.440	99.315	99.190
3.875	99.628	99.503	99.378
4.000	99.753	99.628	99.503
4.125	99.878	99.753	99.628
4.250	99.941	99.816	99.691
4.375	100.004	99.879	99.754
4.500	100.067	99.942	99.817

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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prices are subject to change without notice

W. Rate Sheet Dated: 11/3/2015 **Release Time:** 10:00 AM ET

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

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
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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
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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: 11/3/2015 **Release Time:** 10:00 AM ET
30 Day Lock Exp.: 12/3/2015
45 Day Lock Exp.: 12/18/2015

Alt-Option Ratio Terms & Pricing

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
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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

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
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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

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	All CLTVs	
Condo	-0.250	
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