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: 11/9/2015
Release Time: 10:00 AM ET

30 Day Lock Exp.: 12/9/2015
45 Day Lock Exp.: 12/24/2015
60 Day Lock Exp.: 1/8/2016

STANDARD GOVERNMENT PRODUCT

30/25 Year Government Standard Product

Rate	30 Day	45 Day	60 Day
3.250	100.570	100.320	100.070
3.375	101.098	100.848	100.598
3.500	101.592	101.342	101.092
3.625	102.069	101.819	101.569
3.750	103.314	103.064	102.814
3.875	103.762	103.512	103.262
4.000	104.152	103.902	103.652
4.125	104.486	104.236	103.986
4.250	105.281	105.031	104.781
4.375	105.630	105.380	105.130
4.500	105.954	105.704	105.454
4.625	106.271	106.021	105.771
4.750	106.527	106.277	106.027
4.875	106.186	105.936	105.686
5.000	106.511	106.261	106.011
5.125	106.828	106.578	106.328
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	100.319	100.069	99.819
3.375	100.847	100.597	100.347
3.500	101.341	101.091	100.841
3.625	101.818	101.568	101.318
3.750	103.063	102.813	102.563
3.875	103.511	103.261	103.011
4.000	103.901	103.651	103.401
4.125	104.235	103.985	103.735
4.250	105.030	104.780	104.530
4.375	105.379	105.129	104.879
4.500	105.703	105.453	105.203
4.625	106.020	105.770	105.520
4.750	106.276	106.026	105.776
4.875	105.935	105.685	105.435
5.000	106.260	106.010	105.760
5.125	106.577	106.327	106.077
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	100.391	100.141	99.891
2.875	100.844	100.594	100.344
3.000	101.265	101.015	100.765
3.125	101.677	101.427	101.177
3.250	102.644	102.394	102.144
3.375	103.051	102.801	102.551
3.500	103.388	103.138	102.888
3.625	103.672	103.422	103.172
3.750	104.055	103.805	103.555
3.875	104.352	104.102	103.852
4.000	104.602	104.352	104.102
4.125	104.832	104.582	104.332
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	98.912	98.662	98.412
3.000	98.910	98.660	98.410
3.125	98.908	98.658	98.408
3.250	101.032	100.782	100.532
3.375	101.029	100.779	100.529
Margin = 2.250		Index = 0.360	

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	100.070	99.820	99.570
3.375	100.598	100.348	100.098
3.500	101.092	100.842	100.592
3.625	101.569	101.319	101.069
3.750	102.814	102.564	102.314
3.875	103.262	103.012	102.762
4.000	103.652	103.402	103.152
4.125	103.986	103.736	103.486
4.250	104.781	104.531	104.281
4.375	105.130	104.880	104.630
4.500	105.454	105.204	104.954
4.625	105.771	105.521	105.271
4.750	106.027	105.777	105.527
4.875	105.686	105.436	105.186
5.000	106.011	105.761	105.511
5.125	106.328	106.078	105.828
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	99.741	99.491	99.241
2.875	100.194	99.944	99.694
3.000	100.615	100.365	100.115
3.125	101.027	100.777	100.527
3.250	101.994	101.744	101.494
3.375	102.401	102.151	101.901
3.500	102.738	102.488	102.238
3.625	103.022	102.772	102.522
3.750	103.405	103.155	102.905
3.875	103.702	103.452	103.202
4.000	103.952	103.702	103.452
4.125	104.182	103.932	103.682
4.250	N/A	N/A	N/A
4.375	N/A	N/A	N/A
4.500	N/A	N/A	N/A
4.625	N/A	N/A	N/A
4.750	N/A	N/A	N/A

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

20 Year Government Specialty Product

Rate	30 Day	45 Day	60 Day
3.250	99.819	99.569	99.319
3.375	100.347	100.097	99.847
3.500	100.841	100.591	100.341
3.625	101.318	101.068	100.818
3.750	102.563	102.313	102.063
3.875	103.011	102.761	102.511
4.000	103.401	103.151	102.901
4.125	103.735	103.485	103.235
4.250	104.530	104.280	104.030
4.375	104.879	104.629	104.379
4.500	105.203	104.953	104.703
4.625	105.520	105.270	105.020
4.750	105.776	105.526	105.276
4.875	105.435	105.185	104.935
5.000	105.760	105.510	105.260
5.125	106.077	105.827	105.577
5.250	N/A	N/A	N/A
5.375	N/A	N/A	N/A
5.500	N/A	N/A	N/A

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

Rate	30 Day	45 Day	60 Day
2.875	98.172	97.922	97.672
3.000	98.170	97.920	97.670
3.125	98.168	97.918	97.668
3.250	100.292	100.042	99.792
3.375	100.289	100.039	99.789
Margin = 2.250		Index = 0.360	

30 Year One Time Close "OTC" Specialty Product

Rate	30 Day	45 Day	60 Day
3.000	N/A	N/A	N/A
3.500	98.917	98.667	98.417
4.000	101.477	101.227	100.977
4.500	103.279	103.029	102.779
5.000	103.836	103.586	103.336

15 Year One Time Close "OTC" Specialty Product

Rate	30 Day	45 Day	60 Day
3.000	98.981	98.731	98.481
3.500	101.104	100.854	100.604
4.000	102.318	102.068	101.818
4.500	N/A	N/A	N/A
5.000	N/A	N/A	N/A

GOVERNMENT ADJUSTMENTS - Applies to Standard and Specialty Government Programs

FICO Adjusters

FICO 720 +	0.125	FICO 620 - 639	-0.750
FICO 660 - 719	0.000	FICO 600 - 619	-1.500
FICO 640 - 659	-0.500		

Base Loan Amount Adjuster

$0 - $49,999	-2.500	$275,001 +	0.125
$50,000 - $85,000	-1.750	High Balance	-2.000
$85,001 - $125,000	-0.500	VA Jumbo	-2.000
$125,001 - $175,000	-0.375		
$175,001 - $275,000	0.000		
Extension Options:	-0.018 per calendar day		

Adjusters	All Terms	
NY	-0.250	
Non Owner Occupancy	-2.000	
UW Fee Buy Out Option*	Standard	Streamline
$0 - $49,999	-1.500	-0.900
$50,000 - $85,000	-1.000	-0.650
$85,001 - $125,000	-0.750	-0.500
$125,001 - $175,000	-0.500	-0.300
$175,001 - $275,000	-0.300	-0.200
$275,001 - Up to High Balance	-0.200	-0.150
High Balance	-0.150	-0.100

Max USDA - GRH Rate Today	11/9/2015	4.750%

American Financial Resources, Inc. - Announcements

The OTC program is not available for TF clients.

15 Day Locks are now Available for Broker Loans in an **Approved** status. To Price it out, you will need to improve the 30 day price by 15 bps. Lock Requests must be submitted using AFR's Manual Lock Request Form!

Lock Desk Policy

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

Flood Certification = $10.00 **UW Fee with optoin to buy out = $895 / $495 for FHA streamline** ***IA, NC, NJ, PA has a $895 Commitment Fee and no UW Fee** FHA ID# - 1358600006

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

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

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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
3.375	96.522	96.272	96.022	94.226	93.976	93.726
3.500	97.362	97.112	96.862	95.372	95.122	94.872
3.625	98.215	97.965	97.715	96.529	96.279	96.029
3.750	99.051	98.801	98.551	97.620	97.370	97.120
3.875	99.849	99.599	99.349	98.566	98.316	98.066
3.990	100.560	100.310	100.060	99.426	99.176	98.926
4.000	100.660	100.410	100.160	99.526	99.276	99.026
4.125	101.470	101.220	100.970	100.484	100.234	99.984
4.250	102.198	101.948	101.698	101.368	101.118	100.868
4.375	102.752	102.502	102.252	102.094	101.844	101.594
4.500	103.343	103.093	102.843	102.857	102.607	102.357
4.625	104.009	103.759	103.509	103.694	103.444	103.194
4.750	104.629	104.379	104.129	104.429	104.179	103.929
4.875	105.113	104.863	104.613	104.905	104.655	104.405
4.990	105.544	105.294	105.044	105.328	105.078	104.828
5.000	105.644	105.394	105.144	105.428	105.178	104.928
5.125	106.175	105.925	105.675	105.952	105.702	105.452
5.250	106.706	106.456	106.206	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
3.375	96.992	96.742	96.492	96.203	95.953	95.703
3.500	97.807	97.557	97.307	97.063	96.813	96.563
3.625	98.636	98.386	98.136	97.973	97.723	97.473
3.750	99.343	99.093	98.843	98.788	98.538	98.288
3.875	99.898	99.648	99.398	99.460	99.210	98.960
3.990	100.389	100.139	99.889	100.068	99.818	99.568
4.000	100.489	100.239	99.989	100.168	99.918	99.668
4.125	101.050	100.800	100.550	100.846	100.596	100.346
4.250	101.627	101.377	101.127	101.498	101.248	100.998
4.375	102.230	101.980	101.730	102.156	101.906	101.656
4.500	102.839	102.589	102.339	102.874	102.624	102.374
4.625	103.472	103.222	102.972	103.668	103.418	103.168
4.750	103.970	103.720	103.470	104.283	104.033	103.783
4.875	104.321	104.071	103.821	104.674	104.424	104.174
4.990	104.573	104.323	104.073	104.964	104.714	104.464
5.000	104.673	104.423	104.173	105.064	104.814	104.564
5.125	105.024	104.774	104.524	105.455	105.205	104.955
5.250	105.376	105.126	104.876	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	93.764	93.514	93.264	N/A	N/A	N/A
2.375	95.189	94.939	94.689	N/A	N/A	N/A
2.500	96.592	96.342	96.092	N/A	N/A	N/A
2.625	97.564	97.314	97.064	94.111	93.861	93.611
2.750	98.239	97.989	97.739	95.098	94.848	94.598
2.875	98.914	98.664	98.414	96.086	95.836	95.586
2.990	99.489	99.239	98.989	96.973	96.723	96.473
3.000	99.589	99.339	99.089	97.073	96.823	96.573
3.125	100.162	99.912	99.662	97.906	97.656	97.406
3.250	100.676	100.426	100.176	98.605	98.355	98.105
3.375	101.208	100.958	100.708	99.324	99.074	98.824
3.500	101.773	101.523	101.273	100.074	99.824	99.574
3.625	102.230	101.980	101.730	100.686	100.436	100.186
3.750	102.627	102.377	102.127	101.175	100.925	100.675
3.875	103.041	102.791	102.541	101.682	101.432	101.182
3.990	103.373	103.123	102.873	102.106	101.856	101.606
4.000	103.473	103.223	102.973	102.206	101.956	101.706
4.125	103.901	103.651	103.401	102.728	102.478	102.228

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	93.172	92.922	92.672	N/A	N/A	N/A
2.375	94.596	94.346	94.096	N/A	N/A	N/A
2.500	95.999	95.749	95.499	N/A	N/A	N/A
2.625	97.022	96.772	96.522	93.911	93.661	93.411
2.750	97.681	97.431	97.181	94.898	94.648	94.398
2.875	98.340	98.090	97.840	95.886	95.636	95.386
2.990	98.900	98.650	98.400	96.773	96.523	96.273
3.000	99.000	98.750	98.500	96.873	96.623	96.373
3.125	99.554	99.304	99.054	97.706	97.456	97.206
3.250	100.011	99.761	99.511	98.405	98.155	97.905
3.375	100.463	100.213	99.963	99.124	98.874	98.624
3.500	100.924	100.674	100.424	99.874	99.624	99.374
3.625	101.320	101.070	100.820	100.486	100.236	99.986
3.750	101.662	101.412	101.162	100.975	100.725	100.475
3.875	102.004	101.754	101.504	101.482	101.232	100.982
3.990	102.247	101.997	101.747	101.906	101.656	101.406
4.000	102.347	102.097	101.847	102.006	101.756	101.506
4.125	102.680	102.430	102.180	102.528	102.278	102.028

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
Subordinate Finance	-0.375	-0.375
Extension Options	-0.018 per calendar day	

UW Fee Buy Out Option*	Standard
$0 - $49,999	-1.500
$50,000 - $85,000	-1.000
$85,001 - $125,000	-0.750
$125,001 - $175,000	-0.500
$175,001 - $275,000	-0.300
$275,001 - Up to High Balance	-0.200
High Balance	-0.150

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 **UW Fee with optoin to buy out = $895** ***IA, NC, NJ, PA has a $895 Commitment Fee and no UW Fee** FHA ID# - 1358600006

Full Lock Desk Policy Can Be Found Here AFR Guidelines

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30/25 Year FNMA

Rate	30 day	45 day	60 day
3.125	95.748	95.498	95.473
3.250	96.929	96.679	96.654
3.375	97.722	97.472	97.447
3.500	98.562	98.312	98.287
3.625	99.415	99.165	99.140
3.750	100.251	100.001	99.976
3.875	101.049	100.799	100.774
3.990	101.810	101.560	101.535
4.000	101.860	101.610	101.585
4.125	102.670	102.420	102.395
4.250	103.398	103.148	103.123
4.375	103.952	103.702	103.677
4.500	104.543	104.293	104.268
4.625	105.209	104.959	104.934
4.750	105.829	105.579	105.554
4.875	106.313	106.063	106.038
4.990	106.794	106.544	106.519
5.000	106.844	106.594	106.569
5.125	107.375	107.125	107.100
5.250	107.906	107.656	107.631

20 Year FNMA

Rate	30 day	45 day	60 day
3.125	96.748	96.498	96.248
3.250	98.001	97.751	97.501
3.375	98.847	98.597	98.347
3.500	99.662	99.412	99.162
3.625	100.491	100.241	99.991
3.750	101.198	100.948	100.698
3.875	101.753	101.503	101.253
3.990	102.294	102.044	101.794
4.000	102.344	102.094	101.844
4.125	102.905	102.655	102.405
4.250	103.482	103.232	102.982
4.375	104.085	103.835	103.585
4.500	104.694	104.444	104.194
4.625	105.327	105.077	104.827
4.750	105.825	105.575	105.325
4.875	106.176	105.926	105.676
4.990	106.478	106.228	105.978
5.000	106.528	106.278	106.028
5.125	106.879	106.629	106.379
5.250	107.231	106.981	106.731

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	94.514	94.264	94.014
2.375	95.939	95.689	95.439
2.500	97.342	97.092	96.842
2.625	98.314	98.064	97.814
2.750	98.989	98.739	98.489
2.875	99.664	99.414	99.164
2.990	100.289	100.039	99.789
3.000	100.339	100.089	99.839
3.125	100.912	100.662	100.412
3.250	101.426	101.176	100.926
3.375	101.958	101.708	101.458
3.500	102.523	102.273	102.023
3.625	102.980	102.730	102.480
3.750	103.377	103.127	102.877
3.875	103.791	103.541	103.291
3.990	104.173	103.923	103.673
4.000	104.223	103.973	103.723
4.125	104.651	104.401	104.151

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	95.188	94.938	94.688
2.375	96.612	96.362	96.112
2.500	98.015	97.765	97.515
2.625	99.038	98.788	98.538
2.750	99.697	99.447	99.197
2.875	100.356	100.106	99.856
2.990	100.966	100.716	100.466
3.000	101.016	100.766	100.516
3.125	101.570	101.320	101.070
3.250	102.027	101.777	101.527
3.375	102.479	102.229	101.979
3.500	102.940	102.690	102.440
3.625	103.336	103.086	102.836
3.750	103.678	103.428	103.178
3.875	104.020	103.770	103.520
3.990	104.313	104.063	103.813
4.000	104.363	104.113	103.863
4.125	104.696	104.446	104.196

30/25 Year HB FNMA

Rate	30 day	45 day	60 day
3.125	N/A	N/A	N/A
3.250	95.094	94.844	94.594
3.375	96.168	95.918	95.668
3.500	97.290	97.040	96.790
3.625	98.424	98.174	97.924
3.750	99.452	99.202	98.952
3.875	100.249	99.999	99.749
3.990	101.010	100.760	100.510
4.000	101.060	100.810	100.560
4.125	101.870	101.620	101.370
4.250	102.483	102.233	101.983
4.375	102.677	102.427	102.177
4.500	102.909	102.659	102.409
4.625	103.215	102.965	102.715
4.750	103.567	103.317	103.067
4.875	103.972	103.722	103.472
4.990	104.375	104.125	103.875
5.000	104.425	104.175	103.925
5.125	104.878	104.628	104.378
5.250	105.332	105.082	104.832

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	N/A	N/A	N/A
2.500	96.138	95.888	95.638
2.625	97.279	97.029	96.779
2.750	98.110	97.860	97.610
2.875	98.941	98.691	98.441
2.990	99.723	99.473	99.223
3.000	99.773	99.523	99.273
3.125	100.408	100.158	99.908
3.250	100.922	100.672	100.422
3.375	101.454	101.204	100.954
3.500	102.019	101.769	101.519
3.625	102.345	102.095	101.845
3.750	102.523	102.273	102.023
3.875	102.719	102.469	102.219
3.990	102.882	102.632	102.382
4.000	102.932	102.682	102.432
4.125	103.141	102.891	102.641

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
Subordinate Financing	-0.375
Escrow Waiver	0.000
$0 - $49,999	-2.500
$50,000 - $85,000	-1.750
$85,001 - $125,000	-0.500
$125,001 - $175,000	-0.375
$175,001 - $275,000	0.000
$275,001 - Up to High Balance	0.125
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.

UW Fee Buy Out Option*	Standard
$0 - $49,999	-1.500
$50,000 - $85,000	-1.000
$85,001 - $125,000	-0.750
$125,001 - $175,000	-0.500
$175,001 - $275,000	-0.300
$275,001 - Up to High Balance	-0.200
High Balance	-0.150

Lender Paid MI Adjustments (cumulative with above adjustments)

LPMI Adjust Term > 20 yr & All Manuf.

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

LPMI Adjust Term ≤ 20 yr

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

Additional LPMI Premium Adjustments

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

* Does not apply in HI

Lock Desk Policy

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

Flood Certification = $10.00 **UW Fee with optoin to buy out = $895** ***IA, NC, NJ, PA has a $895 Commitment Fee and no UW Fee** 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.: 12/9/2015
45 Day Lock Exp.: 12/24/2015
60 Day Lock Exp.: 1/8/2016

W. Rate Sheet Dated: 11/9/2015 **Release Time: 10:00 AM ET**

FNMA 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	94.399	94.149	93.899
3.375	95.572	95.322	95.072
3.500	96.378	96.128	95.878
3.625	97.196	96.946	96.696
3.750	98.033	97.783	97.533
3.875	98.881	98.631	98.381
4.000	99.693	99.443	99.193
4.125	100.502	100.252	100.002
4.250	101.311	101.061	100.811
4.375	102.019	101.769	101.519
4.500	102.557	102.307	102.057
4.625	103.170	102.920	102.670
4.750	103.822	103.572	103.322
4.875	104.450	104.200	103.950
5.000	104.982	104.732	104.482
5.125	105.513	105.263	105.013
5.250	106.044	105.794	105.544
5.375	106.575	106.325	106.075

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	N/A	N/A	N/A
3.500	94.816	94.566	94.316
3.625	95.913	95.663	95.413
3.750	97.028	96.778	96.528
3.875	98.096	97.846	97.596
4.000	98.907	98.657	98.407
4.125	99.717	99.467	99.217
4.250	100.525	100.275	100.025
4.375	101.168	100.918	100.668
4.500	101.342	101.092	100.842
4.625	101.591	101.341	101.091
4.750	101.880	101.630	101.380
4.875	102.233	101.983	101.733
5.000	102.686	102.436	102.186
5.125	103.139	102.889	102.639
5.250	103.592	103.342	103.092
5.375	104.045	103.795	103.545

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 - $49,999	-2.500
$50,000 - $85,000	-1.750
$85,001 - $125,000	-0.500
$125,001 - $175,000	-0.375
$175,001 - $275,000	0.000
$275,001 - Up to High Balance	0.125
Extension Options	-0.018 per calendar day

UW Fee Buy Out Option*	Standard
$0 - $49,999	-1.500
$50,000 - $85,000	-1.000
$85,001 - $125,000	-0.750
$125,001 - $175,000	-0.500
$175,001 - $275,000	-0.300
$275,001 - Up to High Balance	-0.200
High Balance	-0.150

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

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AMERICAN FINANCIAL RESOURCES, INC.
WHOLESALE MORTGAGE DIVISION

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

prices are subject to change without notice

W. Rate Sheet Dated: 11/9/2015

Release Time: 10:00 AM ET

30 Day Lock Exp.: 12/9/2015
45 Day Lock Exp.: 12/24/2015
60 Day Lock Exp.: 1/8/2016

30/25 Year Open Access ≤ 105.00 LTV

Rate	30 day	45 day	60 day
3.250	94.970	94.720	94.470
3.375	96.023	95.773	95.523
3.500	97.097	96.847	96.597
3.625	98.066	97.816	97.566
3.750	98.823	98.573	98.323
3.875	99.466	99.216	98.966
4.000	100.503	100.253	100.003
4.125	101.352	101.102	100.852
4.250	101.981	101.731	101.481
4.375	102.453	102.203	101.953
4.500	103.192	102.942	102.692
4.625	103.900	103.650	103.400
4.750	104.410	104.160	103.910
4.875	104.856	104.606	104.356
5.000	105.383	105.133	104.883
5.125	106.075	105.825	105.575
5.250	106.589	106.339	106.089

30/25 Year Open Access > 105.00 LTV

Rate	30 day	45 day	60 day
3.250	94.970	94.720	94.470
3.375	95.898	95.648	95.398
3.500	96.972	96.722	96.472
3.625	97.941	97.691	97.441
3.750	98.698	98.448	98.198
3.875	99.341	99.091	98.841
4.000	100.753	100.503	100.253
4.125	101.602	101.352	101.102
4.250	102.231	101.981	101.731
4.375	102.703	102.453	102.203
4.500	104.380	104.130	103.880
4.625	105.087	104.837	104.587
4.750	105.597	105.347	105.097
4.875	106.044	105.794	105.544
5.000	107.383	107.133	106.883
5.125	108.075	107.825	107.575
5.250	108.589	108.339	108.089

20 Year Open Access ≤ 105.00 LTV

Rate	30 day	45 day	60 day
3.250	96.415	96.165	95.915
3.375	97.310	97.060	96.810
3.500	98.156	97.906	97.656
3.625	98.971	98.721	98.471
3.750	99.637	99.387	99.137
3.875	100.197	99.947	99.697
4.000	100.514	100.264	100.014
4.125	101.241	100.991	100.741
4.250	101.815	101.565	101.315
4.375	102.321	102.071	101.821
4.500	102.918	102.668	102.418
4.625	103.616	103.366	103.116
4.750	104.172	103.922	103.672
4.875	104.659	104.409	104.159
5.000	105.247	104.997	104.747
5.125	105.895	105.645	105.395
5.250	106.403	106.153	105.903

20 Year Open Access > 105.00 LTV

Rate	30 day	45 day	60 day
3.250	96.738	96.488	96.238
3.375	97.320	97.070	96.820
3.500	98.167	97.917	97.667
3.625	98.982	98.732	98.482
3.750	99.648	99.398	99.148
3.875	100.207	99.957	99.707
4.000	100.775	100.525	100.275
4.125	101.501	101.251	101.001
4.250	102.076	101.826	101.576
4.375	102.582	102.332	102.082
4.500	103.241	102.991	102.741
4.625	103.939	103.689	103.439
4.750	104.495	104.245	103.995
4.875	104.982	104.732	104.482
5.000	105.570	105.320	105.070
5.125	106.218	105.968	105.718
5.250	106.726	106.476	106.226

15 Year Open Access ≤ 105.00 LTV

Rate	30 day	45 day	60 day
2.250	95.585	95.335	95.085
2.375	96.236	95.986	95.736
2.500	96.866	96.616	96.366
2.625	97.458	97.208	96.958
2.750	98.200	97.950	97.700
2.875	98.827	98.577	98.327
3.000	99.436	99.186	98.936
3.125	99.967	99.717	99.467
3.250	100.431	100.181	99.931
3.375	101.030	100.780	100.530
3.500	101.570	101.320	101.070
3.625	102.061	101.811	101.561
3.750	102.526	102.276	102.026
3.875	102.986	102.736	102.486
4.000	103.174	102.924	102.674
4.125	103.652	103.402	103.152
4.250	104.119	103.869	103.619

15 Year Open Access > 105.00 LTV

Rate	30 day	45 day	60 day
2.250	95.590	95.340	95.090
2.375	94.116	93.866	93.616
2.500	94.746	94.496	94.246
2.625	95.338	95.088	94.838
2.750	96.080	95.830	95.580
2.875	98.207	97.957	97.707
3.000	98.816	98.566	98.316
3.125	99.347	99.097	98.847
3.250	99.811	99.561	99.311
3.375	100.660	100.410	100.160
3.500	101.200	100.950	100.700
3.625	101.691	101.441	101.191
3.750	102.156	101.906	101.656
3.875	102.866	102.616	102.366
4.000	103.054	102.804	102.554
4.125	103.532	103.282	103.032
4.250	103.999	103.749	103.499

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
Super Conforming	-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.

UW Fee Buy Out Option*	Standard
$0 - $49,999	-1.500
$50,000 - $85,000	-1.000
$85,001 - $125,000	-0.750
$125,001 - $175,000	-0.500
$175,001 - $275,000	-0.300
$275,001 - Up to Super Conforming	-0.200
Super Conforming	-0.150

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** ***IA, NC, NJ, PA has a $895 Commitment Fee and no UW Fee** 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: 11/9/2015
Release Time: 10:00 AM ET

30 Day Lock Exp.: 12/9/2015
45 Day Lock Exp.: 12/24/2015
60 Day Lock Exp.: 1/8/2016

30/25 Year FHLMC			
Rate	30 day	45 day	60 day
3.125	N/A	N/A	N/A
3.250	96.405	96.155	96.130
3.375	97.458	97.208	97.183
3.500	98.532	98.282	98.257
3.625	99.501	99.251	99.226
3.750	100.258	100.008	99.983
3.875	100.901	100.651	100.626
3.990	101.888	101.638	101.613
4.000	101.938	101.688	101.663
4.125	102.787	102.537	102.512
4.250	103.416	103.166	103.141
4.375	103.888	103.638	103.613
4.500	104.627	104.377	104.352
4.625	105.335	105.085	105.060
4.750	105.845	105.595	105.570
4.875	106.291	106.041	106.016
4.990	106.768	106.518	106.493
5.000	106.818	106.568	106.543
5.125	107.510	107.260	107.235
5.250	108.024	107.774	107.749

20 Year FHLMC			
Rate	30 day	45 day	60 day
3.125	N/A	N/A	N/A
3.250	98.257	98.007	97.757
3.375	99.152	98.902	98.652
3.500	99.998	99.748	99.498
3.625	100.813	100.563	100.313
3.750	101.479	101.229	100.979
3.875	102.039	101.789	101.539
3.990	102.306	102.056	101.806
4.000	102.356	102.106	101.856
4.125	103.083	102.833	102.583
4.250	103.657	103.407	103.157
4.375	104.163	103.913	103.663
4.500	104.760	104.510	104.260
4.625	105.458	105.208	104.958
4.750	106.014	105.764	105.514
4.875	106.501	106.251	106.001
4.990	107.039	106.789	106.539
5.000	107.089	106.839	106.589
5.125	107.737	107.487	107.237
5.250	108.245	107.995	107.745

15 Year FHLMC			
Rate	30 day	45 day	60 day
2.125	N/A	N/A	N/A
2.250	96.519	96.269	96.019
2.375	97.170	96.920	96.670
2.500	97.800	97.550	97.300
2.625	98.392	98.142	97.892
2.750	99.134	98.884	98.634
2.875	99.761	99.511	99.261
2.990	100.320	100.070	99.820
3.000	100.370	100.120	99.870
3.125	100.901	100.651	100.401
3.250	101.365	101.115	100.865
3.375	101.964	101.714	101.464
3.500	102.504	102.254	102.004
3.625	102.995	102.745	102.495
3.750	103.460	103.210	102.960
3.875	103.920	103.670	103.420
3.990	104.058	103.808	103.558
4.000	104.108	103.858	103.608
4.125	104.586	104.336	104.086
4.250	105.053	104.803	104.553

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	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

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
$0 - $49,999	-2.500
$50,000 - $85,000	-1.750
$85,001 - $125,000	-0.500
$125,001 - $175,000	-0.375
$175,001 - $275,000	0.000
$275,001 - Up to Super Conforming	0.125
Super Conforming	-1.000
TX Equity Section 50(a)(6)	
All Terms & LTVs	-1.000
Extension Fee	-0.018 per calendar day

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

UW Fee Buy Out Option*	Standard
$0 - $49,999	-1.500
$50,000 - $85,000	-1.000
$85,001 - $125,000	-0.750
$125,001 - $175,000	-0.500
$175,001 - $275,000	-0.300
$275,001 - Up to Super Conforming	-0.200
Super Conforming	-0.150

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	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

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Flood Certification = $10.00 **UW Fee with optoin to buy out = $895** ***IA, NC, NJ, PA has a $895 Commitment Fee and no UW Fee** 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
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Lock Desk Phone: 1-877-588-2706
Lock Desk Hours: 10:00 am ET - 7:00 pm ET

30 Day Lock Exp.: 12/9/2015
45 Day Lock Exp.: 12/24/2015
60 Day Lock Exp.: 1/8/2016

prices are subject to change without notice

W. Rate Sheet Dated: 11/9/2015 **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	96.442	96.192	96.167
3.375	97.522	97.272	97.247
3.500	98.608	98.358	98.333
3.625	99.612	99.362	99.337
3.750	100.419	100.169	100.144
3.875	101.101	100.851	100.826
3.990	102.113	101.863	101.838
4.000	102.163	101.913	101.888
4.125	103.038	102.788	102.763
4.250	103.694	103.444	103.419
4.375	104.214	103.964	103.939
4.500	105.016	104.766	104.741
4.625	105.766	105.516	105.491
4.750	106.331	106.081	106.056
4.875	106.825	106.575	106.550
4.990	107.302	107.052	107.027
5.000	107.352	107.102	107.077
5.125	108.044	107.794	107.769
5.250	108.558	108.308	108.283

20 Year FHLMC HP & HPA

Rate	30 day	45 day	60 day
3.125	N/A	N/A	N/A
3.250	98.368	98.118	97.868
3.375	99.291	99.041	98.791
3.500	100.198	99.948	99.698
3.625	101.059	100.809	100.559
3.750	101.765	101.515	101.265
3.875	102.379	102.129	101.879
3.990	102.665	102.415	102.165
4.000	102.715	102.465	102.215
4.125	103.490	103.240	102.990
4.250	104.108	103.858	103.608
4.375	104.644	104.394	104.144
4.500	105.264	105.014	104.764
4.625	105.962	105.712	105.462
4.750	106.518	106.268	106.018
4.875	107.005	106.755	106.505
4.990	107.543	107.293	107.043
5.000	107.593	107.343	107.093
5.125	108.241	107.991	107.741
5.250	108.749	108.499	108.249

15 Year FHLMC HP & HPA

Rate	30 day	45 day	60 day
2.125	N/A	N/A	N/A
2.250	96.578	96.328	96.078
2.375	97.232	96.982	96.732
2.500	97.886	97.636	97.386
2.625	98.494	98.244	97.994
2.750	99.258	99.008	98.758
2.875	99.906	99.656	99.406
2.990	100.486	100.236	99.986
3.000	100.536	100.286	100.036
3.125	101.101	100.851	100.601
3.250	101.612	101.362	101.112
3.375	102.261	102.011	101.761
3.500	102.843	102.593	102.343
3.625	103.368	103.118	102.868
3.750	103.855	103.605	103.355
3.875	104.336	104.086	103.836
3.990	104.495	104.245	103.995
4.000	104.545	104.295	104.045
4.125	105.053	104.803	104.553
4.250	105.520	105.270	105.020

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
$0 - $49,999	-2.500
$50,000 - $85,000	-1.750
$85,001 - $125,000	-0.500
$125,001 - $175,000	-0.375
$175,001 - $275,000	0.000
$275,001 - Up to Super Conforming	0.125
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

UW Fee Buy Out Option*

UW Fee Buy Out Option*	Standard
$0 - $49,999	-1.500
$50,000 - $85,000	-1.000
$85,001 - $125,000	-0.750
$125,001 - $175,000	-0.500
$175,001 - $275,000	-0.300
$275,001 - Up to Super Conforming	-0.200
Super Conforming	-0.150

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	FICO 720 - 739	FICO 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

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Flood Certification = $10.00 **UW Fee with optoin to buy out = $895** ***IA, NC, NJ, PA has a $895 Commitment Fee and no UW Fee** FHA ID# - 1358600006

Full Lock Desk Policy Can Be Found Here   AFR Guidelines

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

30 Day Lock Exp.: 12/9/2015
45 Day Lock Exp.: 12/24/2015
60 Day Lock Exp.: 1/8/2016

prices are subject to change without notice

W. Rate Sheet Dated: 11/9/2015   **Release Time:** 10:00 AM ET

Non-Conforming 30 year Fixed
Max Price After Adjustments 101.750

Rate	30 day	45 day	60 day
3.875	97.124	96.984	96.843
4.000	97.624	97.484	97.343
4.125	98.093	97.953	97.812
4.250	98.530	98.390	98.249
4.375	98.967	98.827	98.686
4.500	99.404	99.264	99.123
4.625	99.779	99.639	99.498
4.750	100.092	99.952	99.811
4.875	100.342	100.202	100.061
5.000	100.467	100.327	100.186
5.125	100.530	100.390	100.249
5.250	100.593	100.453	100.312

Non-Conforming 15 year Fixed
Max Price After Adjustments 101.250

Rate	30 day	45 day	60 day
3.125	97.671	97.546	97.421
3.250	98.046	97.921	97.796
3.375	98.421	98.296	98.171
3.500	98.796	98.671	98.546
3.625	98.857	98.732	98.607
3.750	99.045	98.920	98.795
3.875	99.233	99.108	98.983
4.000	99.358	99.233	99.108
4.125	99.483	99.358	99.233
4.250	99.546	99.421	99.296
4.375	99.609	99.484	99.359
4.500	99.672	99.547	99.422

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

UW Fee Buy Out Option*	Adjuster	UW Fee Buy Out Option*	Adjuster	UW Fee Buy Out Option*	Adjuster
$50,000 - $85,000	-1.000	$125,001 - $175,000	-0.500	$275,001 - Up to High Balance	-0.200
$85,001 - $125,000	-0.750	$175,001 - $275,000	-0.300	High Balance	-0.150

Lock Desk Policy

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Flood Certification = $10.00 **UW Fee with optoin to buy out = $895 *IA, NC, NJ, PA has a $895 Commitment Fee and no UW Fee**   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: 11/9/2015 **Release Time:** 10:00 AM ET

30 Day Lock Exp.: 12/9/2015
45 Day Lock Exp.: 12/24/2015

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

UW Fee Buy Out Option*	Standard
$0 - $49,999	-1.500
$50,000 - $85,000	-1.000
$85,001 - $125,000	-0.750
$125,001 - $175,000	-0.500
$175,001 - $275,000	-0.300
$275,001 - Up to High Balance	-0.200
High Balance	-0.150

Access 15 yr Fixed (AOAP-15F)

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

Access FICO / LTV Price Adjustments

FICO	LTV RATIOS					
	≤50%	50.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%
740+	3.250	3.000	2.500	2.250	1.750	0.500
720-739	3.250	3.000	2.500	2.125	1.375	0.125
700-719	2.750	2.500	1.750	1.250	0.500	-0.750
680-699	2.500	2.250	1.750	0.500	-0.250	-1.000
660-679	1.000	0.750	0.000	-0.500	-1.500	-2.000
640-659	0.500	0.250	-0.500	-1.000	-2.250	N/A
620-639	0.000	-0.250	-1.000	-1.500	N/A	N/A

Access Price Adjustments

	≤70% CLTV	70.01-80% CLTV
Subordinate Financing	-0.438	-0.875
	All CLTVs	
Condo	-0.250	
2nd Home/Investor Property	0.000	
CT, DE, FL, IA, IL, IN, KS, KY, LA, ME, NJ, NM, ND, OH, OK, PA, SC, SD, VT, WI	-0.125	

Alt-Option Asset Inclusion Terms & Pricing

Asset 30 yr Fixed (AOAIP-30F)

Rate	30 day	45 day
6.125	99.634	99.481
6.250	99.941	99.783
6.375	100.249	100.085
6.500	100.556	100.387
6.625	100.863	100.689
6.750	101.171	100.991
6.875	101.478	101.293
7.000	101.785	101.595
7.125	102.092	101.897
7.250	102.400	102.200
7.375	102.707	102.502
7.500	103.014	102.804
7.625	103.322	103.106
7.750	103.629	103.408
7.875	103.936	103.710

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

UW Fee Buy Out Option*	Standard
$0 - $49,999	-1.500
$50,000 - $85,000	-1.000
$85,001 - $125,000	-0.750
$125,001 - $175,000	-0.500
$175,001 - $275,000	-0.300
$275,001 - Up to High Balance	-0.200
High Balance	-0.150

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	

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Flood Certification = $10.00 **UW Fee with optoin to buy out = $895** ***IA, NC, NJ, PA has a $895 Commitment Fee and no UW Fee** FHA ID# - 1358600006

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W. Rate Sheet Dated: 11/9/2015 | **Release Time:** 10:00 AM ET

30 Day Lock Exp.: 12/9/2015
45 Day Lock Exp.: 12/24/2015

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
7.625	103.322	103.106
7.750	103.629	103.408
7.875	103.936	103.710

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

UW Fee Buy Out Option*	Standard
$0 - $49,999	-1.500
$50,000 - $85,000	-1.000
$85,001 - $125,000	-0.750
$125,001 - $175,000	-0.500
$175,001 - $275,000	-0.300
$275,001 - Up to High Balance	-0.200
High Balance	-0.150

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
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7.250	102.900	102.700
7.375	103.145	102.939
7.500	103.389	103.179
7.625	103.634	103.418

Ratio FICO / LTV Price Adjustments

FICO	LTV RATIOS					
	≤50%	50.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%
740+	3.250	3.000	2.500	2.250	1.750	0.500
720-739	3.250	3.000	2.500	2.125	1.375	0.125
700-719	2.750	2.500	1.750	1.250	0.500	-0.750

Ratio Price Adjustments

	≤70% CLTV	70.01-80% CLTV
Subordinate Financing	0.000	-0.875
	All CLTVs	
Condo	-0.250	
2nd Home/Investor Property	0.000	
DTI ≤43%	0.000	
DTI 43.01-47%	-0.375	
DTI 47.01-55%	-0.625	
CT, DE, FL, IA, IL, IN, KS, KY, LA, ME, NJ, NM, ND, OH, OK, PA, SC, SD, VT, WI	-0.125	

Alt-Option Income Terms & Pricing

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
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7.750	103.629	103.408
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$0 - $49,999	-1.500
$50,000 - $85,000	-1.000
$85,001 - $125,000	-0.750
$125,001 - $175,000	-0.500
$175,001 - $275,000	-0.300
$275,001 - Up to High Balance	-0.200
High Balance	-0.150

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	

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