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: 5/4/2015

Release Time: 1:55 PM ET

30 Day Lock Exp.: 6/3/2015
45 Day Lock Exp.: 6/18/2015
60 Day Lock Exp.: 7/6/2015

STANDARD GOVERNMENT PRODUCT

30/25 Year Government Standard Product

Rate	30 Day	45 Day	60 Day
3.250	100.821	100.571	100.321
3.375	101.121	100.871	100.621
3.500	101.921	101.671	101.421
3.625	102.021	101.771	101.521
3.750	103.753	103.503	103.253
3.875	104.253	104.003	103.753
4.000	104.803	104.553	104.303
4.125	104.903	104.653	104.403
4.250	105.388	105.138	104.888
4.375	105.623	105.373	105.123
4.500	106.188	105.938	105.688
4.625	106.288	106.038	105.788
4.750	106.741	106.491	106.241
4.875	107.141	106.891	106.641
5.000	107.691	107.441	107.191
5.125	107.741	107.491	107.241
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	100.571	100.321	100.071
3.375	100.871	100.621	100.371
3.500	101.671	101.421	101.171
3.625	101.771	101.521	101.271
3.750	103.503	103.253	103.003
3.875	104.003	103.753	103.503
4.000	104.553	104.303	104.053
4.125	104.653	104.403	104.153
4.250	105.138	104.888	104.638
4.375	105.373	105.123	104.873
4.500	105.938	105.688	105.438
4.625	106.038	105.788	105.538
4.750	106.491	106.241	105.991
4.875	106.891	106.641	106.391
5.000	107.441	107.191	106.941
5.125	107.491	107.241	106.991
5.250	N/A	N/A	N/A
5.375	N/A	N/A	N/A
5.500	N/A	N/A	N/A

15/10 Year Government Standard Product

Rate	30 Day	45 Day	60 Day
2.750	101.538	101.288	101.038
2.875	101.838	101.588	101.338
3.000	102.088	101.838	101.588
3.125	102.238	101.988	101.738
3.250	103.608	103.358	103.108
3.375	103.908	103.658	103.408
3.500	104.158	103.908	103.658
3.625	104.308	104.058	103.808
3.750	105.077	104.827	104.577
3.875	105.377	105.127	104.877
4.000	105.577	105.327	105.077
4.125	105.727	105.477	105.227
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	98.153	97.903	97.653
3.000	98.403	98.153	97.903
3.125	98.503	98.253	98.003
3.250	100.278	100.028	99.778
3.375	100.528	100.278	100.028
Margin = 2.250		Index = 0.240	

Buyer's Bonus

Government Purchase Transactions	0.250

Buyer's Bonus excludes all Specialty Government products.

SPECIALTY GOVERNMENT PRODUCT - Manufactured Homes , all 203K , 203(h) , VA IRRRL , OTC

30/25 Year Government Specialty Product

Rate	30 Day	45 Day	60 Day
3.250	100.321	100.071	99.821
3.375	100.621	100.371	100.121
3.500	101.421	101.171	100.921
3.625	101.521	101.271	101.021
3.750	103.253	103.003	102.753
3.875	103.753	103.503	103.253
4.000	104.303	104.053	103.803
4.125	104.403	104.153	103.903
4.250	104.888	104.638	104.388
4.375	105.123	104.873	104.623
4.500	105.688	105.438	105.188
4.625	105.788	105.538	105.288
4.750	106.241	105.991	105.741
4.875	106.641	106.391	106.141
5.000	107.191	106.941	106.691
5.125	107.241	106.991	106.741
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	100.071	99.821	99.571
3.375	100.371	100.121	99.871
3.500	101.171	100.921	100.671
3.625	101.271	101.021	100.771
3.750	103.003	102.753	102.503
3.875	103.503	103.253	103.003
4.000	104.053	103.803	103.553
4.125	104.153	103.903	103.653
4.250	104.638	104.388	104.138
4.375	104.873	104.623	104.373
4.500	105.438	105.188	104.938
4.625	105.538	105.288	105.038
4.750	105.991	105.741	105.491
4.875	106.391	106.141	105.891
5.000	106.941	106.691	106.441
5.125	106.991	106.741	106.491
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	101.088	100.838	100.588
2.875	101.388	101.138	100.888
3.000	101.638	101.388	101.138
3.125	101.788	101.538	101.288
3.250	103.158	102.908	102.658
3.375	103.458	103.208	102.958
3.500	103.708	103.458	103.208
3.625	103.858	103.608	103.358
3.750	104.627	104.377	104.127
3.875	104.927	104.677	104.427
4.000	105.127	104.877	104.627
4.125	105.277	105.027	104.777
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	97.413	97.163	96.913
3.000	97.663	97.413	97.163
3.125	97.763	97.513	97.263
3.250	99.538	99.288	99.038
3.375	99.788	99.538	99.288
Margin = 2.250		Index = 0.240	

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	99.246	98.996	98.746
4.000	102.128	101.878	101.628
4.500	103.513	103.263	103.013
5.000	105.016	104.766	104.516

15 Year One Time Close "OTC" Specialty Product

Rate	30 Day	45 Day	60 Day
3.000	100.004	99.754	99.504
3.500	102.074	101.824	101.574
4.000	103.493	103.243	102.993
4.500	1.634	1.884	2.134
5.000	N/A	N/A	N/A

Specialty Adj.

Specialty Adj.	Manufactured Homes "OTC exempt"	-1.000
	Full 203K / 203K(s) / 203(h) / Repair Escrow	-0.500
	VA IRRRL ≤ 125.00 LTV	0.000
	VA IRRRL > 125.00 LTV or No AVM	-0.750

GOVERNMENT ADJUSTMENTS - Applies to Standard and Specialty Government Programs

Adjusters	All Terms	Adjusters	All Terms
FICO 640 - 659	-0.500	NY	-0.250
FICO 620 - 639	-0.750	AZ, CA, FL, LA, MA, NJ, NV, UT	-0.150
FICO 600 - 619	-1.500	Non Owner Occupancy	-2.000

Base Loan Amount Adjuster

$0 - $74,999	-2.000
$75,000 - $124,999	-0.750
$125,000 - $199,999	-0.375
High Balance	-2.500
VA Jumbo	-2.500
Extension Options:	-0.018 per calendar day

Max USDA - GRH Rate Today	5/4/2015	4.500%

American Financial Resources, Inc. - Announcements

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

Lock Desk Policy

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

Flood Certification = $10.00 | FHA ID# - 1358600006

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

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DURP 30/25 Year

Rate	≤ 105% LTV 30 Day	≤ 105% LTV 45 Day	≤ 105% LTV 60 Day	> 105% LTV 30 Day	> 105% LTV 45 Day	> 105% LTV 60 Day
3.125	95.046	94.796	94.546	N/A	N/A	N/A
3.250	96.230	95.980	95.730	93.632	93.382	93.132
3.375	96.937	96.687	96.437	94.652	94.402	94.152
3.500	97.786	97.536	97.286	95.814	95.564	95.314
3.625	98.777	98.527	98.277	97.117	96.867	96.617
3.750	99.725	99.475	99.225	98.368	98.118	97.868
3.875	100.412	100.162	99.912	99.336	99.086	98.836
3.990	101.095	100.845	100.595	100.300	100.050	99.800
4.000	101.195	100.945	100.695	100.400	100.150	99.900
4.125	102.073	101.823	101.573	101.559	101.309	101.059
4.250	102.865	102.615	102.365	102.617	102.367	102.117
4.375	103.358	103.108	102.858	103.345	103.095	102.845
4.500	103.918	103.668	103.418	104.139	103.889	103.639
4.625	104.544	104.294	104.044	105.000	104.750	104.500
4.750	105.166	104.916	104.666	N/A	N/A	N/A
4.875	105.685	105.435	105.185	N/A	N/A	N/A
4.990	106.103	105.853	105.603	N/A	N/A	N/A
5.000	106.203	105.953	105.703	N/A	N/A	N/A

DURP 20 Year

Rate	≤ 105% LTV 30 Day	≤ 105% LTV 45 Day	≤ 105% LTV 60 Day	> 105% LTV 30 Day	> 105% LTV 45 Day	> 105% LTV 60 Day
3.125	94.873	94.623	94.373	94.611	94.361	94.111
3.250	96.174	95.924	95.674	95.800	95.550	95.300
3.375	96.986	96.736	96.486	96.523	96.273	96.023
3.500	97.798	97.548	97.298	97.388	97.138	96.888
3.625	98.609	98.359	98.109	98.393	98.143	97.893
3.750	99.357	99.107	98.857	99.343	99.093	98.843
3.875	99.970	99.720	99.470	99.998	99.748	99.498
3.990	100.482	100.232	99.982	100.650	100.400	100.150
4.000	100.582	100.332	100.082	100.750	100.500	100.250
4.125	101.194	100.944	100.694	101.596	101.346	101.096
4.250	101.793	101.543	101.293	102.367	102.117	101.867
4.375	102.365	102.115	101.865	102.861	102.611	102.361
4.500	102.936	102.686	102.436	103.420	103.170	102.920
4.625	103.508	103.258	103.008	104.047	103.797	103.547
4.750	104.030	103.780	103.530	104.624	104.374	104.124
4.875	104.447	104.197	103.947	105.002	104.752	104.502
4.990	104.764	104.514	104.264	N/A	N/A	N/A
5.000	104.864	104.614	104.364	N/A	N/A	N/A

DURP 15 Year

Rate	≤ 105% LTV 30 Day	≤ 105% LTV 45 Day	≤ 105% LTV 60 Day	> 105% LTV 30 Day	> 105% LTV 45 Day	> 105% LTV 60 Day
2.250	94.434	94.184	93.934	N/A	N/A	N/A
2.375	95.833	95.583	95.333	N/A	N/A	N/A
2.500	97.232	96.982	96.732	93.635	93.385	93.135
2.625	98.128	97.878	97.628	94.731	94.481	94.231
2.750	98.621	98.371	98.121	95.536	95.286	95.036
2.875	99.232	98.982	98.732	96.459	96.209	95.959
2.990	99.862	99.612	99.362	97.402	97.152	96.902
3.000	99.962	99.712	99.462	97.502	97.252	97.002
3.125	100.538	100.288	100.038	98.325	98.075	97.825
3.250	100.976	100.726	100.476	98.951	98.701	98.451
3.375	101.521	101.271	101.021	99.684	99.434	99.184
3.500	102.175	101.925	101.675	100.525	100.275	100.025
3.625	102.710	102.460	102.210	101.199	100.949	100.699
3.750	103.090	102.840	102.590	101.672	101.422	101.172
3.875	103.469	103.219	102.969	102.145	101.895	101.645
3.990	103.748	103.498	103.248	102.518	102.268	102.018
4.000	103.848	103.598	103.348	102.618	102.368	102.118
4.125	104.227	103.977	103.727	103.091	102.841	102.591

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	93.858	93.608	93.358	N/A	N/A	N/A
2.375	95.297	95.047	94.797	N/A	N/A	N/A
2.500	96.735	96.485	96.235	93.435	93.185	92.935
2.625	97.693	97.443	97.193	94.531	94.281	94.031
2.750	98.208	97.958	97.708	95.336	95.086	94.836
2.875	98.723	98.473	98.223	96.259	96.009	95.759
2.990	99.138	98.888	98.638	97.202	96.952	96.702
3.000	99.238	98.988	98.738	97.302	97.052	96.802
3.125	99.715	99.465	99.215	98.125	97.875	97.625
3.250	100.157	99.907	99.657	98.751	98.501	98.251
3.375	100.599	100.349	100.099	99.484	99.234	98.984
3.500	101.041	100.791	100.541	100.325	100.075	99.825
3.625	101.450	101.200	100.950	100.999	100.749	100.499
3.750	101.830	101.580	101.330	101.472	101.222	100.972
3.875	102.209	101.959	101.709	101.945	101.695	101.445
3.990	102.488	102.238	101.988	102.318	102.068	101.818
4.000	102.588	102.338	102.088	102.418	102.168	101.918
4.125	102.967	102.717	102.467	102.891	102.641	102.391

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	0.250	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
720 - 739	0.250	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
700 - 719	0.250	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
680 - 699	0.000	-0.500	-0.750	-0.750	-0.750	-0.750	-0.750	-0.500	-0.500	-0.500
660 - 679	0.000	-1.000	-1.500	-1.750	-1.750	-1.750	-1.750	-1.250	-1.250	-1.250
640 - 659	-0.500	-1.250	-2.000	-2.250	-2.250	-2.250	-2.250	-1.750	-1.750	-1.750
620 - 639	-0.500	-1.500	-2.500	-2.750	-2.750	-2.750	-2.750	-2.500	-2.500	-2.500
< 620 *	-0.500	-1.500	-3.000	-3.000	-3.000	-3.000	-3.000	-3.000	-3.000	-3.000

* A minimum required credit score of 580 applies to all mortgage loans delivers to AFR in accordance with the Selling Guide

DU Refi Plus Adjusters

Adjusters	30/25 yr	20/15/10 yr
DURP with MI	0.000	0.000
High Balance	-2.500	-2.500
Manufactured	-1.000	-1.000
NY	-0.250	-0.250
AZ, CA, FL, GA, LA, MA, NJ, NV, UT	-0.150	-0.150
Extension Options	-0.018 per calendar day	

LTV Range

Product Feature	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%	97.01 - 105.00%	> 105%
Investment Property	-1.750	-1.750	-1.750	-3.000	-3.750	-3.750	-3.750	-3.750	-3.750	-3.750
High-LTV										
30/25 year	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.500	-1.000	-1.000
20/15/10 year	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.500	-1.000	-1.000
Multiple-Unit Properties										
2-Unit Property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
3-4 Unit Property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
Condominium	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750

Refi Plus Mortgages with Subordinate Financing *

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

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

Loan Level Price Adjuster Caps

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

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Flood Certification = $10.00 | FHA ID# - 1358600006

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30/25 Year FNMA

Rate	30 day	45 day	60 day
2.990	94.716	94.466	94.441
3.000	94.766	94.516	94.491
3.125	96.196	95.946	95.921
3.250	97.380	97.130	97.105
3.375	98.087	97.837	97.812
3.500	98.936	98.686	98.661
3.625	99.927	99.677	99.652
3.750	100.875	100.625	100.600
3.875	101.562	101.312	101.287
3.990	102.295	102.045	102.020
4.000	102.345	102.095	102.070
4.125	103.223	102.973	102.948
4.250	104.015	103.765	103.740
4.375	104.508	104.258	104.233
4.500	105.068	104.818	104.793
4.625	105.694	105.444	105.419
4.750	106.316	106.066	106.041
4.875	106.835	106.585	106.560
4.990	107.303	107.053	107.028
5.000	107.353	107.103	107.078

20 Year FNMA

Rate	30 day	45 day	60 day
2.990	95.302	95.052	94.802
3.000	95.352	95.102	94.852
3.125	96.883	96.633	96.383
3.250	98.184	97.934	97.684
3.375	98.996	98.746	98.496
3.500	99.808	99.558	99.308
3.625	100.619	100.369	100.119
3.750	101.367	101.117	100.867
3.875	101.980	101.730	101.480
3.990	102.542	102.292	102.042
4.000	102.592	102.342	102.092
4.125	103.204	102.954	102.704
4.250	103.803	103.553	103.303
4.375	104.375	104.125	103.875
4.500	104.946	104.696	104.446
4.625	105.518	105.268	105.018
4.750	106.040	105.790	105.540
4.875	106.457	106.207	105.957
4.990	106.824	106.574	106.324
5.000	106.874	106.624	106.374

15 Year FNMA

Rate	30 day	45 day	60 day
2.000	#N/A	#N/A	#N/A
2.125	93.785	93.535	93.285
2.250	95.184	94.934	94.684
2.375	96.583	96.333	96.083
2.500	97.982	97.732	97.482
2.625	98.878	98.628	98.378
2.750	99.371	99.121	98.871
2.875	99.982	99.732	99.482
2.990	100.662	100.412	100.162
3.000	100.712	100.462	100.212
3.125	101.288	101.038	100.788
3.250	101.726	101.476	101.226
3.375	102.271	102.021	101.771
3.500	102.925	102.675	102.425
3.625	103.460	103.210	102.960
3.750	103.840	103.590	103.340
3.875	104.219	103.969	103.719
3.990	104.548	104.298	104.048
4.000	104.598	104.348	104.098
4.125	104.977	104.727	104.477

10 Year FNMA

Rate	30 day	45 day	60 day
2.000	N/A	N/A	N/A
2.125	94.430	94.180	93.930
2.250	95.868	95.618	95.368
2.375	97.307	97.057	96.807
2.500	98.745	98.495	98.245
2.625	99.703	99.453	99.203
2.750	100.218	99.968	99.718
2.875	100.733	100.483	100.233
2.990	101.198	100.948	100.698
3.000	101.248	100.998	100.748
3.125	101.725	101.475	101.225
3.250	102.167	101.917	101.667
3.375	102.609	102.359	102.109
3.500	103.051	102.801	102.551
3.625	103.460	103.210	102.960
3.750	103.840	103.590	103.340
3.875	104.219	103.969	103.719
3.990	104.548	104.298	104.048
4.000	104.598	104.348	104.098
4.125	104.977	104.727	104.477

30/25 Year HB FNMA

Rate	30 day	45 day	60 day
3.000	N/A	N/A	N/A
3.125	94.217	93.967	93.717
3.250	95.435	95.185	94.935
3.375	96.314	96.064	95.814
3.500	97.335	97.085	96.835
3.625	98.497	98.247	97.997
3.750	99.533	99.283	99.033
3.875	100.126	99.876	99.626
3.990	100.765	100.515	100.265
4.000	100.815	100.565	100.315
4.125	101.599	101.349	101.099
4.250	102.272	102.022	101.772
4.375	102.594	102.344	102.094
4.500	102.981	102.731	102.481
4.625	103.436	103.186	102.936
4.750	103.919	103.669	103.419
4.875	104.367	104.117	103.867
4.990	104.765	104.515	104.265
5.000	104.815	104.565	104.315
5.125	105.263	105.013	104.763

15 Year HB FNMA

Rate	30 day	45 day	60 day
2.000	N/A	N/A	N/A
2.125	N/A	N/A	N/A
2.250	N/A	N/A	N/A
2.375	95.181	94.931	94.681
2.500	96.767	96.517	96.267
2.625	97.834	97.584	97.334
2.750	98.483	98.233	97.983
2.875	99.251	99.001	98.751
2.990	100.087	99.837	99.587
3.000	100.137	99.887	99.637
3.125	100.788	100.538	100.288
3.250	101.226	100.976	100.726
3.375	101.771	101.521	101.271
3.500	102.425	102.175	101.925
3.625	102.847	102.597	102.347
3.750	103.007	102.757	102.507
3.875	103.168	102.918	102.668
3.990	103.278	103.028	102.778
4.000	103.328	103.078	102.828
4.125	103.489	103.239	102.989

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	0.250	0.000	0.000	-0.250	-0.250	-0.250	-0.250	-0.250
720 - 739	0.250	0.000	-0.250	-0.500	-0.500	-0.500	-0.500	-0.500
700 - 719	0.250	-0.500	-0.750	-1.000	-1.000	-1.000	-1.000	-1.000
680 - 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	-1.000
660 - 679	0.000	-1.000	-2.000	-2.500	-2.750	-2.250	-2.250	-1.750
640 - 659	-0.500	-1.250	-2.500	-3.000	-3.250	-2.750	-2.750	-2.250
620 - 639	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.000
< 620 *	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.250

* A minimum requiered credit score of 620 applies to all mortgage loans delivered to AFR in accordance with the Selling Guide 95.01-97.00% LTV only with DU v. 9.2

All Loan Type Adjustments

Adjusters	All Terms
NY	-0.250
AZ, CA, FL, GA, LA, MA, NJ, NV, UT	-0.150
Escrow Waiver	-0.250
Loan Amount Adjusters	**All Terms**
$0 - $74,999	-2.000
$75,000 - $124,999	-0.750
$125,000 - $199,999	-0.375
$200,000 - $417,000	0.000
FNMA HomeStyle Renovation	-1.000
Extension Options	-0.018 per calendar day

LTV → / Product Feature ↓	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%
High-LTV	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.500
Investment Property	-1.750	-1.750	-1.750	-3.000	-3.750	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	0.000	-0.250	-0.250	-0.500	-0.625
720 - 739	0.000	-0.625	-0.625	-0.750	-1.500
700 - 719	0.000	-0.625	-0.625	-0.750	-1.500
680 - 699	0.000	-0.750	-0.750	-1.375	-2.500
660 - 679	-0.250	-0.750	-0.750	-1.500	-2.500
640 - 659	-0.250	-1.250	-1.250	-2.250	-3.000
620 - 639	-0.250	-1.250	-1.250	-2.750	-3.000
< 620	-1.250	-2.250	-2.250	-2.750	-3.000

80.01-85.00% Only available with DU v. 9.1

Mortgages with Subordinate Financing *

LTV Range	CLTV Range	Non Interest-Only LLPA Credit Score < 720	Non Interest-Only LLPA Credit Score ≥ 720
≤ 65.00%	80.01 - 95.00%	-0.500	-0.250
65.01 - 75.00%	80.01 - 95.00%	-0.750	-0.500
75.01 - 95.00%	90.01 - 95.00%	-1.000	-0.750
75.01 - 90.00%	76.01 - 90.00%	-1.000	-0.750
≤ 95.00%	95.01 - 97.00%	-1.500	-1.500

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

Lender Paid MI Adjustments (cumulative with above adjustments)

LPMI Adjust Term > 20 yr & All Manuf.

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

LPMI Adjust Term ≤ 20 yr

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

Additional LPMI Premium Adjustments

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

*** Does not apply in HI**

Lock Desk Policy

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

Flood Certification = $10.00   FHA ID# - 1358600006

Full Lock Desk Policy Can Be Found Here   AFR Guidelines

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

AMERICAN FINANCIAL RESOURCES, INC.
WHOLESALE MORTGAGE DIVISION

[AFR Wholesale's Website](#) [AFR Rate Sheet Archive](#)
Lock Desk e-mail: LockDesk@afrwholesale.com
Lock Desk Phone: 1-877-588-2706
Lock Desk Hours: 10:00 am ET - 7:00 pm ET

prices are subject to change without notice

30 Day Lock Exp.: 6/3/2015
45 Day Lock Exp.: 6/18/2015
60 Day Lock Exp.: 7/6/2015

W. Rate Sheet Dated: 5/4/2015 **Release Time:** 1:55 PM 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	93.516	93.266	93.016
3.250	94.946	94.696	94.446
3.375	96.130	95.880	95.630
3.500	96.837	96.587	96.337
3.625	97.686	97.436	97.186
3.750	98.677	98.427	98.177
3.875	99.625	99.375	99.125
4.000	100.312	100.062	99.812
4.125	101.095	100.845	100.595
4.250	101.973	101.723	101.473
4.375	102.765	102.515	102.265
4.500	103.258	103.008	102.758
4.625	103.818	103.568	103.318
4.750	104.444	104.194	103.944
4.875	105.067	104.817	104.567
5.000	105.585	105.335	105.085
5.125	106.103	105.853	105.603

FNMA HB MCM 30 Year

Note Rate	30 Day	45 Day	60 Day
2.875	N/A	N/A	N/A
3.000	N/A	N/A	N/A
3.125	N/A	N/A	N/A
3.250	N/A	N/A	N/A
3.375	94.118	93.868	93.618
3.500	94.986	94.736	94.486
3.625	95.996	95.746	95.496
3.750	97.147	96.897	96.647
3.875	98.238	97.988	97.738
4.000	98.823	98.573	98.323
4.125	99.504	99.254	99.004
4.250	100.281	100.031	99.781
4.375	100.998	100.748	100.498
4.500	101.314	101.064	100.814
4.625	101.697	101.447	101.197
4.750	102.146	101.896	101.646
4.875	102.633	102.383	102.133
5.000	103.081	102.831	102.581
5.125	103.529	103.279	103.029
5.250	103.978	103.728	103.478

All Loan Type Adjustments

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

Lock Desk Policy

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

Flood Certification = $10.00 FHA ID# - 1358600006

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

AMERICAN FINANCIAL RESOURCES, INC.
WHOLESALE MORTGAGE DIVISION

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Lock Desk e-mail: LockDesk@afrwholesale.com
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prices are subject to change without notice

W. Rate Sheet Dated: 5/4/2015 **Release Time:** 1:55 PM ET

30 Day Lock Exp.: 6/3/2015
45 Day Lock Exp.: 6/18/2015
60 Day Lock Exp.: 7/6/2015

30/25 Year Open Access ≤ 105.00 LTV

Rate	30 day	45 day	60 day
3.250	96.283	96.033	95.783
3.375	97.028	96.778	96.528
3.500	98.106	97.856	97.606
3.625	99.056	98.806	98.556
3.750	99.811	99.561	99.311
3.875	100.557	100.307	100.057
4.000	101.449	101.199	100.949
4.125	102.270	102.020	101.770
4.250	102.930	102.680	102.430
4.375	103.488	103.238	102.988
4.500	103.838	103.588	103.338
4.625	104.635	104.385	104.135
4.750	105.262	105.012	104.762
4.875	105.811	105.561	105.311
5.000	106.075	105.825	105.575
5.125	106.844	106.594	106.344
5.250	107.437	107.187	106.937

30/25 Year Open Access > 105.00 LTV

Rate	30 day	45 day	60 day
3.250	96.283	96.033	95.783
3.375	97.091	96.841	96.591
3.500	98.169	97.919	97.669
3.625	99.119	98.869	98.619
3.750	99.874	99.624	99.374
3.875	100.620	100.370	100.120
4.000	102.387	102.137	101.887
4.125	103.208	102.958	102.708
4.250	103.868	103.618	103.368
4.375	104.426	104.176	103.926
4.500	106.151	105.901	105.651
4.625	106.948	106.698	106.448
4.750	107.575	107.325	107.075
4.875	108.124	107.874	107.624
5.000	109.200	108.950	108.700
5.125	109.969	109.719	109.469
5.250	110.562	110.312	110.062

20 Year Open Access ≤ 105.00 LTV

Rate	30 day	45 day	60 day
3.250	97.313	97.063	96.813
3.375	98.229	97.979	97.729
3.500	99.114	98.864	98.614
3.625	99.955	99.705	99.455
3.750	100.631	100.381	100.131
3.875	101.195	100.945	100.695
4.000	101.634	101.384	101.134
4.125	102.386	102.136	101.886
4.250	102.981	102.731	102.481
4.375	103.491	103.241	102.991
4.500	104.302	104.052	103.802
4.625	105.001	104.751	104.501
4.750	105.563	105.313	105.063
4.875	106.056	105.806	105.556
5.000	105.754	105.504	105.254
5.125	106.428	106.178	105.928
5.250	106.961	106.711	106.461

20 Year Open Access > 105.00 LTV

Rate	30 day	45 day	60 day
3.250	97.313	97.063	96.813
3.375	97.917	97.667	97.417
3.500	98.802	98.552	98.302
3.625	99.643	99.393	99.143
3.750	100.319	100.069	99.819
3.875	100.883	100.633	100.383
4.000	102.322	102.072	101.822
4.125	103.074	102.824	102.574
4.250	103.669	103.419	103.169
4.375	104.179	103.929	103.679
4.500	104.740	104.490	104.240
4.625	105.439	105.189	104.939
4.750	106.001	105.751	105.501
4.875	106.494	106.244	105.994
5.000	106.192	105.942	105.692
5.125	106.866	106.616	106.366
5.250	107.399	107.149	106.899

15 Year Open Access ≤ 105.00 LTV

Rate	30 day	45 day	60 day
2.250	96.231	95.981	95.731
2.375	96.957	96.707	96.457
2.500	97.683	97.433	97.183
2.625	98.328	98.078	97.828
2.750	98.804	98.554	98.304
2.875	99.524	99.274	99.024
3.000	100.220	99.970	99.720
3.125	100.810	100.560	100.310
3.250	101.316	101.066	100.816
3.375	101.795	101.545	101.295
3.500	102.428	102.178	101.928
3.625	102.976	102.726	102.476
3.750	103.471	103.221	102.971
3.875	103.965	103.715	103.465
4.000	104.198	103.948	103.698
4.125	104.736	104.486	104.236
4.250	105.210	104.960	104.710

15 Year Open Access > 105.00 LTV

Rate	30 day	45 day	60 day
2.250	96.231	95.981	95.731
2.375	94.832	94.582	94.332
2.500	95.558	95.308	95.058
2.625	96.203	95.953	95.703
2.750	96.679	96.429	96.179
2.875	99.087	98.837	98.587
3.000	99.783	99.533	99.283
3.125	100.373	100.123	99.873
3.250	100.879	100.629	100.379
3.375	101.608	101.358	101.108
3.500	102.241	101.991	101.741
3.625	102.789	102.539	102.289
3.750	103.284	103.034	102.784
3.875	104.340	104.090	103.840
4.000	104.573	104.323	104.073
4.125	105.111	104.861	104.611
4.250	105.585	105.335	105.085

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%	> 85.00%
≥ 740	0.250	0.000	0.000	-0.250	0.000	0.000
720 - 739	0.250	0.000	-0.250	-0.500	0.000	0.000
700 - 719	0.250	-0.500	-0.750	-1.000	-0.500	-0.500
680 - 699	0.000	-0.500	-1.250	-1.750	-1.000	-0.750
660 - 679	0.000	-1.000	-2.250	-2.750	-2.250	-1.750
640 - 659	-0.500	-1.250	-2.750	-3.000	-2.750	-2.250
620 - 639	-0.500	-1.500	-3.000	-3.000	-2.750	-2.750
< 620 *	-0.500	-1.500	-3.000	-3.000	-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
≤ 65.00%	> 80% & ≤ 95%	-0.500	-0.250
> 65% & ≤ 75%	> 80% & ≤ 95%	-0.750	-0.500
> 75% & ≤ 80%	> 76% & ≤ 90%	-1.000	-0.750
> 75% & ≤ 80%	> 90% & ≤ 95%	-1.000	-0.750
> 80% & ≤ 90%	> 81% & ≤ 95%	-1.000	-0.500
> 90% & ≤ 95%	> 90% & ≤ 95%	-0.500	-0.250
Any	> 95%	-1.500	-1.500

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	-1.750	-1.750	-1.750	-3.000	-3.750	-3.750	-3.750	-3.750	-3.750	-3.750
30 yr. High LTV	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.500	-1.000	-2.000
20/15 yr. High LTV	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.500	-1.000	-2.000
2-Unit Property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
3-4 Unit Property	-1.000	-1.000	-1.000	-1.000	-1.500	-2.000	-2.000	-2.000	-2.000	-2.000

Open Access Adjusters

Adjusters	30 year	20/15 year
High Balance	-2.500	-2.500
Condo	-0.750	-0.750
Manufactured	-1.000	-1.000
NY	-0.25	-0.25
AZ, CA, FL, GA, LA, MA, NJ, NV, UT	-0.15	-0.15
Extension Options	-0.018 per calendar day	

Relief Refinance Mortgage Delivery Fee Cap

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

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

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

30 Day Lock Exp.: 6/3/2015
45 Day Lock Exp.: 6/18/2015
60 Day Lock Exp.: 7/6/2015

prices are subject to change without notice

W. Rate Sheet Dated: 5/4/2015

Release Time: 1:55 PM ET

30/25 Year FHLMC

Rate	30 day	45 day	60 day
3.125	N/A	N/A	N/A
3.250	97.443	97.193	97.168
3.375	98.188	97.938	97.913
3.500	99.266	99.016	98.991
3.625	100.216	99.966	99.941
3.750	100.971	100.721	100.696
3.875	101.717	101.467	101.442
3.990	102.559	102.309	102.284
4.000	102.609	102.359	102.334
4.125	103.430	103.180	103.155
4.250	104.090	103.840	103.815
4.375	104.648	104.398	104.373
4.500	104.998	104.748	104.723
4.625	105.795	105.545	105.520
4.750	106.422	106.172	106.147
4.875	106.971	106.721	106.696
4.990	107.185	106.935	106.910
5.000	107.235	106.985	106.960
5.125	108.004	107.754	107.729
5.250	108.597	108.347	108.322

20 Year FHLMC

Rate	30 day	45 day	60 day
3.125	N/A	N/A	N/A
3.250	98.573	98.323	98.073
3.375	99.489	99.239	98.989
3.500	100.374	100.124	99.874
3.625	101.215	100.965	100.715
3.750	101.891	101.641	101.391
3.875	102.455	102.205	101.955
3.990	102.844	102.594	102.344
4.000	102.894	102.644	102.394
4.125	103.646	103.396	103.146
4.250	104.241	103.991	103.741
4.375	104.751	104.501	104.251
4.500	105.562	105.312	105.062
4.625	106.261	106.011	105.761
4.750	106.823	106.573	106.323
4.875	107.316	107.066	106.816
4.990	106.964	106.714	106.464
5.000	107.014	106.764	106.514
5.125	107.688	107.438	107.188
5.250	108.221	107.971	107.721

15 Year FHLMC

Rate	30 day	45 day	60 day
2.125	N/A	N/A	N/A
2.250	96.891	96.641	96.391
2.375	97.617	97.367	97.117
2.500	98.343	98.093	97.843
2.625	98.988	98.738	98.488
2.750	99.464	99.214	98.964
2.875	100.184	99.934	99.684
2.990	100.830	100.580	100.330
3.000	100.880	100.630	100.380
3.125	101.470	101.220	100.970
3.250	101.976	101.726	101.476
3.375	102.455	102.205	101.955
3.500	103.088	102.838	102.588
3.625	103.636	103.386	103.136
3.750	104.131	103.881	103.631
3.875	104.625	104.375	104.125
3.990	104.808	104.558	104.308
4.000	104.858	104.608	104.358
4.125	105.396	105.146	104.896
4.250	105.870	105.620	105.370

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%	> 85.00%
≥ 740	0.250	0.000	0.000	-0.250	-0.250	-0.250
720 - 739	0.250	0.000	-0.250	-0.500	-0.500	-0.500
700 - 719	0.250	-0.500	-0.750	-1.000	-1.000	-1.000
680 - 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250
660 - 679	0.000	-1.000	-2.250	-2.750	-2.750	-2.250
640 - 659	-0.500	-1.250	-2.750	-3.000	-3.250	-2.750
620 - 639	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250
< 620 *	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250

* A minimum requiered 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	0.000	-0.250	-0.250	-0.500
720 - 739	0.000	-0.625	-0.625	-0.750
700 - 719	0.000	-0.625	-0.625	-0.750
680 - 699	0.000	-0.750	-0.750	-1.375
660 - 679	-0.250	-0.750	-0.750	-1.500
640 - 659	-0.250	-1.250	-1.250	-2.250
620 - 639	-0.250	-1.250	-1.250	-2.750
< 620	-1.250	-2.250	-2.250	-2.750

Feature Adjustments

LTV	> 75.00 %		
Condo (Excl 15 yr. & Home Possible)	-0.750		
LTV	≤ 75%	>75%-80%	> 80%
Investment Property	-1.750	-3.000	-3.750
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
≤ 65.00%	80.01 - 95.00%	-0.500	-0.250
65.01 - 75.00%	80.01 - 95.00%	-0.750	-0.500
75.01 - 80.00%	76.01 - 90.00%	-1.000	-0.750
75.01 - 80.00%	90.01 - 95.00%	-1.000	-0.750
80.01 - 90.00%	81.01 - 95.00%	-1.000	-0.750

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	0.000	0.000	0.000
Cash-Out Refi	-1.000	N/A	N/A

All Loan Type Adjustments

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

Lender Paid MI Adjustments (cumulative with above adjustments)

LPMI Adjust Term > 20 yr & All Manuf.

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

LPMI Adjust Term ≤ 20 yr

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

Additional LPMI Premium Adjustments

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

* Does not apply in HI

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45 Day Lock Exp.: 6/18/2015
60 Day Lock Exp.: 7/6/2015

prices are subject to change without notice

W. Rate Sheet Dated: 5/4/2015

Release Time: 1:55 PM ET

30/25 Year FHLMC HP & HPA			
Rate	30 day	45 day	60 day
3.125	N/A	N/A	N/A
3.250	97.443	97.193	97.168
3.375	98.188	97.938	97.913
3.500	99.266	99.016	98.991
3.625	100.216	99.966	99.941
3.750	100.971	100.721	100.696
3.875	101.717	101.467	101.442
3.990	102.559	102.309	102.284
4.000	102.609	102.359	102.334
4.125	103.430	103.180	103.155
4.250	104.090	103.840	103.815
4.375	104.648	104.398	104.373
4.500	104.998	104.748	104.723
4.625	105.795	105.545	105.520
4.750	106.422	106.172	106.147
4.875	106.971	106.721	106.696
4.990	107.185	106.935	106.910
5.000	107.235	106.985	106.960
5.125	108.004	107.754	107.729
5.250	108.597	108.347	108.322

20 Year FHLMC HP & HPA			
Rate	30 day	45 day	60 day
3.125	N/A	N/A	N/A
3.250	98.573	98.323	98.073
3.375	99.489	99.239	98.989
3.500	100.374	100.124	99.874
3.625	101.215	100.965	100.715
3.750	101.891	101.641	101.391
3.875	102.455	102.205	101.955
3.990	102.844	102.594	102.344
4.000	102.894	102.644	102.394
4.125	103.646	103.396	103.146
4.250	104.241	103.991	103.741
4.375	104.751	104.501	104.251
4.500	105.562	105.312	105.062
4.625	106.261	106.011	105.761
4.750	106.823	106.573	106.323
4.875	107.316	107.066	106.816
4.990	106.964	106.714	106.464
5.000	107.014	106.764	106.514
5.125	107.688	107.438	107.188
5.250	108.221	107.971	107.721

15 Year FHLMC HP & HPA			
Rate	30 day	45 day	60 day
2.125	N/A	N/A	N/A
2.250	96.891	96.641	96.391
2.375	97.617	97.367	97.117
2.500	98.343	98.093	97.843
2.625	98.988	98.738	98.488
2.750	99.464	99.214	98.964
2.875	100.184	99.934	99.684
2.990	100.830	100.580	100.330
3.000	100.880	100.630	100.380
3.125	101.470	101.220	100.970
3.250	101.976	101.726	101.476
3.375	102.455	102.205	101.955
3.500	103.088	102.838	102.588
3.625	103.636	103.386	103.136
3.750	104.131	103.881	103.631
3.875	104.625	104.375	104.125
3.990	104.808	104.558	104.308
4.000	104.858	104.608	104.358
4.125	105.396	105.146	104.896
4.250	105.870	105.620	105.370

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			
		Non Interest-Only LLPA	
LTV Range	CLTV Range	Credit Score < 720	Credit Score ≥ 720
≤ 65.00%	80.01 - 95.00%	-0.500	-0.250
65.01 - 75.00%	80.01 - 95.00%	-0.750	-0.500
75.01 - 80.00%	76.01 - 90.00%	-1.000	-0.750
75.01 - 80.00%	90.01 - 95.00%	-1.000	-0.750
80.01 - 90.00%	81.01 - 95.00%	-1.000	-0.750

Feature Adjustments			
LTV	≤ 75%	>75%-80%	> 80%
Investment Property	-1.750	-3.000	-3.750
LTV	All		
Manufactured Home	-1.000		

Super Conforming Mortgage			
LTV	≤ 75.00%	75.01 - 80.00%	> 80.00%
Purchase & No Cash-Out Refi	0.000	0.000	0.000

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

Home Possible Mortgage		
Product	Loan Purpose	LTV Ratios All Eligible
All Eligible Product	Purchase	-0.750
	Refinance	-1.500

Home Possible Advantage Mortgage				
		Credit Score		
		All Eligible		
Product	Loan Purpose	< 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			
	FICO		
Product Feature	≥ 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

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Release Time: 1:55 PM ET

30 Day Lock Exp.: 6/3/2015
45 Day Lock Exp.: 6/18/2015
60 Day Lock Exp.: 7/6/2015

Non-Conforming 30 year Fixed
Max Price After Adjustments 101.750

Rate	30 day	45 day	60 day
3.625	97.666	97.494	97.322
3.750	98.322	98.150	97.978
3.875	98.947	98.775	98.603
4.000	99.541	99.369	99.197
4.125	100.041	99.869	99.697
4.250	100.541	100.369	100.197
4.375	101.010	100.838	100.666
4.500	101.252	101.073	100.893
4.625	101.502	101.323	101.143
4.750	101.721	101.542	101.362
4.875	101.940	101.761	101.581
5.000	102.159	101.980	101.800

Non-Conforming 15 year Fixed
Max Price After Adjustments 101.250

Rate	30 day	45 day	60 day
3.250	98.485	98.345	98.204
3.375	98.985	98.845	98.704
3.500	99.501	99.376	99.251
3.625	99.938	99.813	99.688
3.750	100.313	100.188	100.063
3.875	100.626	100.501	100.376
4.000	100.907	100.782	100.657
4.125	101.095	100.970	100.845
4.250	101.220	101.095	100.970
4.375	101.345	101.220	101.095
4.500	101.408	101.283	101.158
4.625	101.471	101.346	101.221

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%
≥ 780	0.600	0.500	0.450	0.000	-0.250
760 - 779	0.600	0.500	0.300	-0.150	-0.375
740 - 759	0.600	0.500	0.100	-0.300	-0.500
720 - 739	0.500	0.450	0.000	-0.450	-0.850
700 - 719	0.400	0.300	-0.200	-0.750	-1.250*
680 - 699	0.300*	0.200*	-0.500*	-1.000*	-1.500*
Loan Balance					
≤ $500,000	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
$1,000,001 - $1,500,000	0.000	0.000	-0.125	-0.250	-0.375*
$1,500,001 - $2,000,000	0.000	0.000	-0.250	-0.375*	-0.500*
$2,000,001 - $2,500,000	-0.125*	-0.250*	-0.375*	N/A	N/A
$2,500,001 - $3,000,000	-0.125*	-0.250*	N/A	N/A	N/A
Occupancy					
Second Home	-0.150	-0.200	-0.300	-0.450	N/A
Property Types					
Condos	0.000	0.000	-0.125	-0.125	-0.125
State Adjustments					
AZ	0.000	0.000	0.000	-0.250	-0.250
FL	0.000	0.000	0.000	-0.250	-0.250
MI	0.000	0.000	0.000	-0.375	-0.375
NV	0.000	0.000	0.000	-0.375	-0.375
Other Adjustments					
Cash-Out	-0.250	-0.300	-0.500	N/A	N/A
DTI > 40	0.000	0.000	0.000	-0.125	-0.125
No Escrow	-0.100	-0.100	-0.100	-0.100	-0.100
Purchase	0.250	0.250	0.250	0.375	0.375
Extension Options	-0.018 per calendar day				

* Please see High Reserve Guidelines

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30 Day Lock Exp.: 6/3/2015
45 Day Lock Exp.: 6/18/2015

Alt-Option Access Terms & Pricing

Access 30 yr Fixed (AOAP-30F)

Rate	30 day	45 day
6.500	99.639	99.490
6.625	99.946	99.792
6.750	100.253	100.094
6.875	100.561	100.396
7.000	100.868	100.699
7.125	101.175	101.001
7.250	101.483	101.303
7.375	101.790	101.605
7.500	102.097	101.907
7.625	102.404	102.209
7.750	102.712	102.511
7.875	103.019	102.813
8.000	103.326	103.115
8.125	103.634	103.417
8.250	103.941	103.719

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

Access 15 yr Fixed (AOAP-15F)

Rate	30 day	45 day
6.250	100.212	100.074
6.375	100.457	100.313
6.500	100.701	100.553
6.625	100.946	100.792
6.750	101.191	101.032
6.875	101.436	101.271
7.000	101.681	101.511
7.125	101.925	101.751
7.250	102.170	101.990
7.375	102.415	102.230
7.500	102.660	102.469
7.625	102.904	102.709
7.750	103.149	102.949
7.875	103.394	103.188
8.000	103.639	103.428

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
6.000	99.639	99.490
6.125	99.946	99.792
6.250	100.253	100.094
6.375	100.561	100.396
6.500	100.868	100.699
6.625	101.175	101.001
6.750	101.483	101.303
6.875	101.790	101.605
7.000	102.097	101.907
7.125	102.404	102.209
7.250	102.712	102.511
7.375	103.019	102.813
7.500	103.326	103.115
7.625	103.634	103.417
7.750	103.941	103.719

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

Asset 15 yr Fixed (AOAIP-15F)

Rate	30 day	45 day
5.750	100.212	100.074
5.875	100.457	100.313
6.000	100.701	100.553
6.125	100.946	100.792
6.250	101.191	101.032
6.375	101.436	101.271
6.500	101.681	101.511
6.625	101.925	101.751
6.750	102.170	101.990
6.875	102.415	102.230
7.000	102.660	102.469
7.125	102.904	102.709
7.250	103.149	102.949
7.375	103.394	103.188
7.500	103.639	103.428

Asset FICO / LTV Price Adjustments

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

Asset Price Adjustments

	≤70% CLTV	70.01-80% CLTV
Subordinate Financing	0.000	-0.875
	All CLTVs	
Condo	-0.250	
2nd Home/Investor Property	0.000	
DTI>50% (Prior to utilization of assets)	-0.625	
CT, DE, FL, IA, IL, IN, KS, KY, LA, ME, NJ, NM, ND, OH, OK, PA, SC, SD, VT, WI	-0.125	

Lock Desk Policy

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

Flood Certification = $10.00 FHA ID# - 1358600006

Full Lock Desk Policy Can Be Found Here AFR Guidelines

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

AMERICAN FINANCIAL RESOURCES, INC.
WHOLESALE MORTGAGE DIVISION

AFR Wholesale's Website | AFR Rate Sheet Archive

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

prices are subject to change without notice

W. Rate Sheet Dated: 5/4/2015 **Release Time:** 1:55 PM ET

30 Day Lock Exp.: 6/3/2015
45 Day Lock Exp.: 6/18/2015

Alt-Option Ratio Terms & Pricing

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

Ratio 30 yr Fixed (AORP-30F)		
Rate	30 day	45 day
6.000	99.639	99.490
6.125	99.946	99.792
6.250	100.253	100.094
6.375	100.561	100.396
6.500	100.868	100.699
6.625	101.175	101.001
6.750	101.483	101.303
6.875	101.790	101.605
7.000	102.097	101.907
7.125	102.404	102.209
7.250	102.712	102.511
7.375	103.019	102.813
7.500	103.326	103.115
7.625	103.634	103.417
7.750	103.941	103.719

Ratio 15 yr Fixed (AORP-15F)		
Rate	30 day	45 day
5.750	100.212	100.074
5.875	100.457	100.313
6.000	100.701	100.553
6.125	100.946	100.792
6.250	101.191	101.032
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6.500	101.681	101.511
6.625	101.925	101.751
6.750	102.170	101.990
6.875	102.415	102.230
7.000	102.660	102.469
7.125	102.904	102.709
7.250	103.149	102.949
7.375	103.394	103.188
7.500	103.639	103.428

Ratio FICO / LTV Price Adjustments

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

Ratio Price Adjustments

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

Alt-Option Income Terms & Pricing

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

Income 30 yr Fixed (AOIP-30F)		
Rate	30 day	45 day
6.000	99.639	99.490
6.125	99.946	99.792
6.250	100.253	100.094
6.375	100.561	100.396
6.500	100.868	100.699
6.625	101.175	101.001
6.750	101.483	101.303
6.875	101.790	101.605
7.000	102.097	101.907
7.125	102.404	102.209
7.250	102.712	102.511
7.375	103.019	102.813
7.500	103.326	103.115
7.625	103.634	103.417
7.750	103.941	103.719

Income 15 yr Fixed (AOIP-15F)		
Rate	30 day	45 day
5.750	100.212	100.212
5.875	100.457	100.457
6.000	100.701	100.701
6.125	100.946	100.946
6.250	101.191	101.191
6.375	101.436	101.436
6.500	101.681	101.681
6.625	101.925	101.925
6.750	102.170	102.170
6.875	102.415	102.415
7.000	102.660	102.660
7.125	102.904	102.904
7.250	103.149	103.149
7.375	103.394	103.394
7.500	103.639	103.639

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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Flood Certification = $10.00 FHA ID# - 1358600006

Full Lock Desk Policy Can Be Found Here AFR Guidelines