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.: 6/12/2015
45 Day Lock Exp.: 6/29/2015
60 Day Lock Exp.: 7/13/2015

prices are subject to change without notice

W. Rate Sheet Dated: 5/13/2015

Release Time: 2:30 PM ET

STANDARD GOVERNMENT PRODUCT

30/25 Year Government – Standard Product

Rate	30 Day	45 Day	60 Day
3.250	100.228	99.978	99.728
3.375	100.528	100.278	100.028
3.500	101.328	101.078	100.828
3.625	101.428	101.178	100.928
3.750	103.394	103.144	102.894
3.875	103.894	103.644	103.394
4.000	104.444	104.194	103.944
4.125	104.544	104.294	104.044
4.250	105.247	104.997	104.747
4.375	105.482	105.232	104.982
4.500	106.047	105.797	105.547
4.625	106.147	105.897	105.647
4.750	106.725	106.475	106.225
4.875	107.125	106.875	106.625
5.000	107.675	107.425	107.175
5.125	107.725	107.475	107.225
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	99.978	99.728	99.478
3.375	100.278	100.028	99.778
3.500	101.078	100.828	100.578
3.625	101.178	100.928	100.678
3.750	103.144	102.894	102.644
3.875	103.644	103.394	103.144
4.000	104.194	103.944	103.694
4.125	104.294	104.044	103.794
4.250	104.997	104.747	104.497
4.375	105.232	104.982	104.732
4.500	105.797	105.547	105.297
4.625	105.897	105.647	105.397
4.750	106.475	106.225	105.975
4.875	106.875	106.625	106.375
5.000	107.425	107.175	106.925
5.125	107.475	107.225	106.975
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	101.097	100.847	100.597
2.875	101.397	101.147	100.897
3.000	101.647	101.397	101.147
3.125	101.797	101.547	101.297
3.250	103.413	103.163	102.913
3.375	103.713	103.463	103.213
3.500	103.963	103.713	103.463
3.625	104.113	103.863	103.613
3.750	104.964	104.714	104.464
3.875	105.264	105.014	104.764
4.000	105.464	105.214	104.964
4.125	105.614	105.364	105.114
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	99.728	99.478	99.228
3.375	100.028	99.778	99.528
3.500	100.828	100.578	100.328
3.625	100.928	100.678	100.428
3.750	102.894	102.644	102.394
3.875	103.394	103.144	102.894
4.000	103.944	103.694	103.444
4.125	104.044	103.794	103.544
4.250	104.747	104.497	104.247
4.375	104.982	104.732	104.482
4.500	105.547	105.297	105.047
4.625	105.647	105.397	105.147
4.750	106.225	105.975	105.725
4.875	106.625	106.375	106.125
5.000	107.175	106.925	106.675
5.125	107.225	106.975	106.725
5.250	N/A	N/A	N/A
5.375	N/A	N/A	N/A
5.500	N/A	N/A	N/A

15/10 Year Government – Specialty Product

Rate	30 Day	45 Day	60 Day
2.750	100.647	100.397	100.147
2.875	100.947	100.697	100.447
3.000	101.197	100.947	100.697
3.125	101.347	101.097	100.847
3.250	102.963	102.713	102.463
3.375	103.263	103.013	102.763
3.500	103.513	103.263	103.013
3.625	103.663	103.413	103.163
3.750	104.514	104.264	104.014
3.875	104.814	104.564	104.314
4.000	105.014	104.764	104.514
4.125	105.164	104.914	104.664
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.

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

20 Year Government – Specialty Product

Rate	30 Day	45 Day	60 Day
3.250	99.478	99.228	98.978
3.375	99.778	99.528	99.278
3.500	100.578	100.328	100.078
3.625	100.678	100.428	100.178
3.750	102.644	102.394	102.144
3.875	103.144	102.894	102.644
4.000	103.694	103.444	103.194
4.125	103.794	103.544	103.294
4.250	104.497	104.247	103.997
4.375	104.732	104.482	104.232
4.500	105.297	105.047	104.797
4.625	105.397	105.147	104.897
4.750	105.975	105.725	105.475
4.875	106.375	106.125	105.875
5.000	106.925	106.675	106.425
5.125	106.975	106.725	106.475
5.250	N/A	N/A	N/A
5.375	N/A	N/A	N/A
5.500	N/A	N/A	N/A

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

Rate	30 Day	45 Day	60 Day
2.875	97.413	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	98.653	98.403	98.153
4.000	101.769	101.519	101.269
4.500	103.372	103.122	102.872
5.000	105.000	104.750	104.500

15 Year One Time Close "OTC" – Specialty Product

Rate	30 Day	45 Day	60 Day
3.000	99.563	99.313	99.063
3.500	101.879	101.629	101.379
4.000	103.380	103.130	102.880
4.500	1.634	1.884	2.134
5.000	N/A	N/A	N/A

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	5/13/2015	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 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	93.982	93.732	93.482	N/A	N/A	N/A
3.250	95.162	94.912	94.662	N/A	N/A	N/A
3.375	95.941	95.691	95.441	93.656	93.406	93.156
3.500	96.875	96.625	96.375	94.902	94.652	94.402
3.625	97.961	97.711	97.461	96.301	96.051	95.801
3.750	98.980	98.730	98.480	97.603	97.353	97.103
3.875	99.677	99.427	99.177	98.519	98.269	98.019
3.990	100.412	100.162	99.912	99.472	99.222	98.972
4.000	100.512	100.262	100.012	99.572	99.322	99.072
4.125	101.484	101.234	100.984	100.763	100.513	100.263
4.250	102.381	102.131	101.881	101.898	101.648	101.398
4.375	102.945	102.695	102.445	102.743	102.493	102.243
4.500	103.587	103.337	103.087	103.667	103.417	103.167
4.625	104.308	104.058	103.808	104.670	104.420	104.170
4.750	105.001	104.751	104.501	105.563	105.313	105.063
4.875	105.517	105.267	105.017	N/A	N/A	N/A
4.990	105.933	105.683	105.433	N/A	N/A	N/A
5.000	106.033	105.783	105.533	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	94.043	93.793	93.543	93.547	93.297	93.047
3.250	95.403	95.153	94.903	94.732	94.482	94.232
3.375	96.333	96.083	95.833	95.527	95.277	95.027
3.500	97.262	97.012	96.762	96.476	96.226	95.976
3.625	98.192	97.942	97.692	97.578	97.328	97.078
3.750	99.026	98.776	98.526	98.598	98.348	98.098
3.875	99.659	99.409	99.159	99.264	99.014	98.764
3.990	100.192	99.942	99.692	99.967	99.717	99.467
4.000	100.292	100.042	99.792	100.067	99.817	99.567
4.125	100.924	100.674	100.424	101.008	100.758	100.508
4.250	101.565	101.315	101.065	101.883	101.633	101.383
4.375	102.222	101.972	101.722	102.447	102.197	101.947
4.500	102.878	102.628	102.378	103.090	102.840	102.590
4.625	103.535	103.285	103.035	103.811	103.561	103.311
4.750	104.094	103.844	103.594	104.458	104.208	103.958
4.875	104.446	104.196	103.946	104.834	104.584	104.334
4.990	104.699	104.449	104.199	N/A	N/A	N/A
5.000	104.799	104.549	104.299	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	93.898	93.648	93.398	N/A	N/A	N/A
2.375	95.316	95.066	94.816	N/A	N/A	N/A
2.500	96.733	96.483	96.233	93.136	92.886	92.636
2.625	97.647	97.397	97.147	94.250	94.000	93.750
2.750	98.160	97.910	97.660	95.075	94.825	94.575
2.875	98.797	98.547	98.297	96.024	95.774	95.524
2.990	99.457	99.207	98.957	96.997	96.747	96.497
3.000	99.557	99.307	99.057	97.097	96.847	96.597
3.125	100.169	99.919	99.669	97.956	97.706	97.456
3.250	100.653	100.403	100.153	98.628	98.378	98.128
3.375	101.257	101.007	100.757	99.419	99.169	98.919
3.500	101.981	101.731	101.481	100.331	100.081	99.831
3.625	102.577	102.327	102.077	101.065	100.815	100.565
3.750	103.001	102.751	102.501	101.583	101.333	101.083
3.875	103.425	103.175	102.925	102.101	101.851	101.601
3.990	103.749	103.499	103.249	102.519	102.269	102.019
4.000	103.849	103.599	103.349	102.619	102.369	102.119
4.125	104.273	104.023	103.773	103.137	102.887	102.637

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	93.323	93.073	92.823	N/A	N/A	N/A
2.375	94.779	94.529	94.279	N/A	N/A	N/A
2.500	96.236	95.986	95.736	92.936	92.686	92.436
2.625	97.236	96.986	96.736	94.050	93.800	93.550
2.750	97.816	97.566	97.316	94.875	94.625	94.375
2.875	98.395	98.145	97.895	95.824	95.574	95.324
2.990	98.874	98.624	98.374	96.797	96.547	96.297
3.000	98.974	98.724	98.474	96.897	96.647	96.397
3.125	99.508	99.258	99.008	97.756	97.506	97.256
3.250	100.001	99.751	99.501	98.428	98.178	97.928
3.375	100.493	100.243	99.993	99.219	98.969	98.719
3.500	100.985	100.735	100.485	100.131	99.881	99.631
3.625	101.434	101.184	100.934	100.865	100.615	100.365
3.750	101.842	101.592	101.342	101.383	101.133	100.883
3.875	102.251	102.001	101.751	101.901	101.651	101.401
3.990	102.559	102.309	102.059	102.319	102.069	101.819
4.000	102.659	102.409	102.159	102.419	102.169	101.919
4.125	103.068	102.818	102.568	102.937	102.687	102.437

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

Lock Desk Policy

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Flood Certification = $10.00   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
2.990	93.691	93.441	93.416
3.000	93.741	93.491	93.466
3.125	95.132	94.882	94.857
3.250	96.312	96.062	96.037
3.375	97.091	96.841	96.816
3.500	98.025	97.775	97.750
3.625	99.111	98.861	98.836
3.750	100.130	99.880	99.855
3.875	100.827	100.577	100.552
3.990	101.612	101.362	101.337
4.000	101.662	101.412	101.387
4.125	102.634	102.384	102.359
4.250	103.531	103.281	103.256
4.375	104.095	103.845	103.820
4.500	104.737	104.487	104.462
4.625	105.458	105.208	105.183
4.750	106.151	105.901	105.876
4.875	106.667	106.417	106.392
4.990	107.133	106.883	106.858
5.000	107.183	106.933	106.908

20 Year FNMA

Rate	30 day	45 day	60 day
2.990	94.440	94.190	93.940
3.000	94.490	94.240	93.990
3.125	96.053	95.803	95.553
3.250	97.413	97.163	96.913
3.375	98.343	98.093	97.843
3.500	99.272	99.022	98.772
3.625	100.202	99.952	99.702
3.750	101.036	100.786	100.536
3.875	101.669	101.419	101.169
3.990	102.252	102.002	101.752
4.000	102.302	102.052	101.802
4.125	102.934	102.684	102.434
4.250	103.575	103.325	103.075
4.375	104.232	103.982	103.732
4.500	104.888	104.638	104.388
4.625	105.545	105.295	105.045
4.750	106.104	105.854	105.604
4.875	106.456	106.206	105.956
4.990	106.759	106.509	106.259
5.000	106.809	106.559	106.309

15 Year FNMA

Rate	30 day	45 day	60 day
2.000	#N/A	#N/A	#N/A
2.125	93.231	92.981	92.731
2.250	94.648	94.398	94.148
2.375	96.066	95.816	95.566
2.500	97.483	97.233	96.983
2.625	98.397	98.147	97.897
2.750	98.910	98.660	98.410
2.875	99.547	99.297	99.047
2.990	100.257	100.007	99.757
3.000	100.307	100.057	99.807
3.125	100.919	100.669	100.419
3.250	101.403	101.153	100.903
3.375	102.007	101.757	101.507
3.500	102.731	102.481	102.231
3.625	103.327	103.077	102.827
3.750	103.751	103.501	103.251
3.875	104.175	103.925	103.675
3.990	104.549	104.299	104.049
4.000	104.599	104.349	104.099
4.125	105.023	104.773	104.523

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	95.333	95.083	94.833
2.375	96.789	96.539	96.289
2.500	98.246	97.996	97.746
2.625	99.246	98.996	98.746
2.750	99.826	99.576	99.326
2.875	100.405	100.155	99.905
2.990	100.934	100.684	100.434
3.000	100.984	100.734	100.484
3.125	101.518	101.268	101.018
3.250	102.011	101.761	101.511
3.375	102.503	102.253	102.003
3.500	102.995	102.745	102.495
3.625	103.444	103.194	102.944
3.750	103.852	103.602	103.352
3.875	104.261	104.011	103.761
3.990	104.619	104.369	104.119
4.000	104.669	104.419	104.169
4.125	105.078	104.828	104.578

30/25 Year HB FNMA

Rate	30 day	45 day	60 day
3.125	N/A	N/A	N/A
3.250	94.382	94.132	93.882
3.375	95.380	95.130	94.880
3.500	96.532	96.282	96.032
3.625	97.838	97.588	97.338
3.750	98.975	98.725	98.475
3.875	99.579	99.329	99.079
3.990	100.269	100.019	99.769
4.000	100.319	100.069	99.819
4.125	101.198	100.948	100.698
4.250	101.966	101.716	101.466
4.375	102.326	102.076	101.826
4.500	102.766	102.516	102.266
4.625	103.284	103.034	102.784
4.750	103.811	103.561	103.311
4.875	104.241	103.991	103.741
4.990	104.621	104.371	104.121
5.000	104.671	104.421	104.171
5.125	105.101	104.851	104.601
5.250	105.532	105.282	105.032

15 Year HB FNMA

Rate	30 day	45 day	60 day
2.000	N/A	N/A	N/A
2.125	N/A	N/A	N/A
2.250	N/A	N/A	N/A
2.375	94.663	94.413	94.163
2.500	96.268	96.018	95.768
2.625	97.354	97.104	96.854
2.750	98.023	97.773	97.523
2.875	98.816	98.566	98.316
2.990	99.682	99.432	99.182
3.000	99.732	99.482	99.232
3.125	100.419	100.169	99.919
3.250	100.903	100.653	100.403
3.375	101.507	101.257	101.007
3.500	102.231	101.981	101.731
3.625	102.713	102.463	102.213
3.750	102.918	102.668	102.418
3.875	103.124	102.874	102.624
3.990	103.279	103.029	102.779
4.000	103.329	103.079	102.829
4.125	103.535	103.285	103.035

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

W. Rate Sheet Dated: 5/13/2015

Release Time: 2:30 PM ET

30 Day Lock Exp.: 6/12/2015
45 Day Lock Exp.: 6/29/2015
60 Day Lock Exp.: 7/13/2015

FNMA MCM 30 Year			
Note Rate	**30 Day**	**45 Day**	**60 Day**
2.750	N/A	N/A	N/A
2.875	N/A	N/A	N/A
3.000	N/A	N/A	N/A
3.125	N/A	N/A	N/A
3.250	93.882	93.632	93.382
3.375	95.062	94.812	94.562
3.500	95.841	95.591	95.341
3.625	96.775	96.525	96.275
3.750	97.861	97.611	97.361
3.875	98.880	98.630	98.380
4.000	99.577	99.327	99.077
4.125	100.412	100.162	99.912
4.250	101.384	101.134	100.884
4.375	102.281	102.031	101.781
4.500	102.845	102.595	102.345
4.625	103.487	103.237	102.987
4.750	104.208	103.958	103.708
4.875	104.901	104.651	104.401
5.000	105.417	105.167	104.917
5.125	105.933	105.683	105.433

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	94.042	93.792	93.542
3.625	95.182	94.932	94.682
3.750	96.475	96.225	95.975
3.875	97.681	97.431	97.181
4.000	98.273	98.023	97.773
4.125	99.003	98.753	98.503
4.250	99.870	99.620	99.370
4.375	100.689	100.439	100.189
4.500	101.043	100.793	100.543
4.625	101.476	101.226	100.976
4.750	101.988	101.738	101.488
4.875	102.526	102.276	102.026
5.000	102.956	102.706	102.456
5.125	103.387	103.137	102.887
5.250	103.817	103.567	103.317
5.375	104.247	103.997	103.747

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

[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.: 6/12/2015
		45 Day Lock Exp.: 6/29/2015
		60 Day Lock Exp.: 7/13/2015

AMERICAN FINANCIAL RESOURCES, INC.
WHOLESALE MORTGAGE DIVISION

prices are subject to change without notice

W. Rate Sheet Dated: 5/13/2015

Release Time: 2:30 PM ET

30/25 Year Open Access ≤ 105.00 LTV

Rate	30 day	45 day	60 day
3.250	95.388	95.138	94.888
3.375	96.328	96.078	95.828
3.500	97.364	97.114	96.864
3.625	98.341	98.091	97.841
3.750	99.128	98.878	98.628
3.875	100.039	99.789	99.539
4.000	100.965	100.715	100.465
4.125	101.820	101.570	101.320
4.250	102.512	102.262	102.012
4.375	103.096	102.846	102.596
4.500	103.741	103.491	103.241
4.625	104.565	104.315	104.065
4.750	105.217	104.967	104.717
4.875	105.789	105.539	105.289
5.000	106.044	105.794	105.544
5.125	106.839	106.589	106.339
5.250	107.453	107.203	106.953

30/25 Year Open Access > 105.00 LTV

Rate	30 day	45 day	60 day
3.250	95.388	95.138	94.888
3.375	96.391	96.141	95.891
3.500	97.427	97.177	96.927
3.625	98.404	98.154	97.904
3.750	99.191	98.941	98.691
3.875	100.102	99.852	99.602
4.000	101.528	101.278	101.028
4.125	102.383	102.133	101.883
4.250	103.075	102.825	102.575
4.375	103.659	103.409	103.159
4.500	105.491	105.241	104.991
4.625	106.315	106.065	105.815
4.750	106.967	106.717	106.467
4.875	107.539	107.289	107.039
5.000	108.607	108.357	108.107
5.125	109.402	109.152	108.902
5.250	110.016	109.766	109.516

20 Year Open Access ≤ 105.00 LTV

Rate	30 day	45 day	60 day
3.250	96.623	96.373	96.123
3.375	97.553	97.303	97.053
3.500	98.446	98.196	97.946
3.625	99.305	99.055	98.805
3.750	100.004	99.754	99.504
3.875	100.594	100.344	100.094
4.000	101.178	100.928	100.678
4.125	101.955	101.705	101.455
4.250	102.574	102.324	102.074
4.375	103.414	103.164	102.914
4.500	104.149	103.899	103.649
4.625	104.870	104.620	104.370
4.750	105.453	105.203	104.953
4.875	105.965	105.715	105.465
5.000	105.667	105.417	105.167
5.125	106.361	106.111	105.861
5.250	106.913	106.663	106.413

20 Year Open Access > 105.00 LTV

Rate	30 day	45 day	60 day
3.250	96.623	96.373	96.123
3.375	97.241	96.991	96.741
3.500	98.134	97.884	97.634
3.625	98.993	98.743	98.493
3.750	99.692	99.442	99.192
3.875	100.282	100.032	99.782
4.000	101.678	101.428	101.178
4.125	102.455	102.205	101.955
4.250	103.074	102.824	102.574
4.375	103.914	103.664	103.414
4.500	104.587	104.337	104.087
4.625	105.308	105.058	104.808
4.750	105.891	105.641	105.391
4.875	106.403	106.153	105.903
5.000	106.105	105.855	105.605
5.125	106.799	106.549	106.299
5.250	107.351	107.101	106.851

15 Year Open Access ≤ 105.00 LTV

Rate	30 day	45 day	60 day
2.250	95.823	95.573	95.323
2.375	96.553	96.303	96.053
2.500	97.283	97.033	96.783
2.625	97.932	97.682	97.432
2.750	98.466	98.216	97.966
2.875	99.195	98.945	98.695
3.000	99.899	99.649	99.399
3.125	100.500	100.250	100.000
3.250	101.029	100.779	100.529
3.375	101.676	101.426	101.176
3.500	102.326	102.076	101.826
3.625	102.891	102.641	102.391
3.750	103.400	103.150	102.900
3.875	103.906	103.656	103.406
4.000	104.023	103.773	103.523
4.125	104.574	104.324	104.074
4.250	105.061	104.811	104.561

15 Year Open Access > 105.00 LTV

Rate	30 day	45 day	60 day
2.250	95.823	95.573	95.323
2.375	94.428	94.178	93.928
2.500	95.158	94.908	94.658
2.625	95.807	95.557	95.307
2.750	96.341	96.091	95.841
2.875	98.758	98.508	98.258
3.000	99.462	99.212	98.962
3.125	100.063	99.813	99.563
3.250	100.592	100.342	100.092
3.375	101.614	101.364	101.114
3.500	102.264	102.014	101.764
3.625	102.829	102.579	102.329
3.750	103.338	103.088	102.838
3.875	104.156	103.906	103.656
4.000	104.273	104.023	103.773
4.125	104.824	104.574	104.324
4.250	105.311	105.061	104.811

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.: 6/12/2015
45 Day Lock Exp.: 6/29/2015
60 Day Lock Exp.: 7/13/2015

prices are subject to change without notice

W. Rate Sheet Dated: 5/13/2015

Release Time: 2:30 PM ET

30/25 Year FHLMC

Rate	30 day	45 day	60 day
3.125	N/A	N/A	N/A
3.250	96.548	96.298	96.273
3.375	97.488	97.238	97.213
3.500	98.524	98.274	98.249
3.625	99.501	99.251	99.226
3.750	100.288	100.038	100.013
3.875	101.199	100.949	100.924
3.990	102.075	101.825	101.800
4.000	102.125	101.875	101.850
4.125	102.980	102.730	102.705
4.250	103.672	103.422	103.397
4.375	104.256	104.006	103.981
4.500	104.901	104.651	104.626
4.625	105.725	105.475	105.450
4.750	106.377	106.127	106.102
4.875	106.949	106.699	106.674
4.990	107.154	106.904	106.879
5.000	107.204	106.954	106.929
5.125	107.999	107.749	107.724
5.250	108.613	108.363	108.338

20 Year FHLMC

Rate	30 day	45 day	60 day
3.125	N/A	N/A	N/A
3.250	97.883	97.633	97.383
3.375	98.813	98.563	98.313
3.500	99.706	99.456	99.206
3.625	100.565	100.315	100.065
3.750	101.264	101.014	100.764
3.875	101.854	101.604	101.354
3.990	102.388	102.138	101.888
4.000	102.438	102.188	101.938
4.125	103.215	102.965	102.715
4.250	103.834	103.584	103.334
4.375	104.674	104.424	104.174
4.500	105.409	105.159	104.909
4.625	106.130	105.880	105.630
4.750	106.713	106.463	106.213
4.875	107.225	106.975	106.725
4.990	106.877	106.627	106.377
5.000	106.927	106.677	106.427
5.125	107.621	107.371	107.121
5.250	108.173	107.923	107.673

15 Year FHLMC

Rate	30 day	45 day	60 day
2.125	N/A	N/A	N/A
2.250	96.483	96.233	95.983
2.375	97.213	96.963	96.713
2.500	97.943	97.693	97.443
2.625	98.592	98.342	98.092
2.750	99.126	98.876	98.626
2.875	99.855	99.605	99.355
2.990	100.509	100.259	100.009
3.000	100.559	100.309	100.059
3.125	101.160	100.910	100.660
3.250	101.689	101.439	101.189
3.375	102.336	102.086	101.836
3.500	102.986	102.736	102.486
3.625	103.551	103.301	103.051
3.750	104.060	103.810	103.560
3.875	104.566	104.316	104.066
3.990	104.633	104.383	104.133
4.000	104.683	104.433	104.183
4.125	105.234	104.984	104.734
4.250	105.721	105.471	105.221

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

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

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

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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Release Time: 2:30 PM ET

30 Day Lock Exp.: 6/12/2015
45 Day Lock Exp.: 6/29/2015
60 Day Lock Exp.: 7/13/2015

30/25 Year FHLMC HP & HPA

Rate	30 day	45 day	60 day
3.125	N/A	N/A	N/A
3.250	96.548	96.298	96.273
3.375	97.488	97.238	97.213
3.500	98.524	98.274	98.249
3.625	99.501	99.251	99.226
3.750	100.288	100.038	100.013
3.875	101.199	100.949	100.924
3.990	102.075	101.825	101.800
4.000	102.125	101.875	101.850
4.125	102.980	102.730	102.705
4.250	103.672	103.422	103.397
4.375	104.256	104.006	103.981
4.500	104.901	104.651	104.626
4.625	105.725	105.475	105.450
4.750	106.377	106.127	106.102
4.875	106.949	106.699	106.674
4.990	107.154	106.904	106.879
5.000	107.204	106.954	106.929
5.125	107.999	107.749	107.724
5.250	108.613	108.363	108.338

20 Year FHLMC HP & HPA

Rate	30 day	45 day	60 day
3.125	N/A	N/A	N/A
3.250	97.883	97.633	97.383
3.375	98.813	98.563	98.313
3.500	99.706	99.456	99.206
3.625	100.565	100.315	100.065
3.750	101.264	101.014	100.764
3.875	101.854	101.604	101.354
3.990	102.388	102.138	101.888
4.000	102.438	102.188	101.938
4.125	103.215	102.965	102.715
4.250	103.834	103.584	103.334
4.375	104.674	104.424	104.174
4.500	105.409	105.159	104.909
4.625	106.130	105.880	105.630
4.750	106.713	106.463	106.213
4.875	107.225	106.975	106.725
4.990	106.877	106.627	106.377
5.000	106.927	106.677	106.427
5.125	107.621	107.371	107.121
5.250	108.173	107.923	107.673

15 Year FHLMC HP & HPA

Rate	30 day	45 day	60 day
2.125	N/A	N/A	N/A
2.250	96.483	96.233	95.983
2.375	97.213	96.963	96.713
2.500	97.943	97.693	97.443
2.625	98.592	98.342	98.092
2.750	99.126	98.876	98.626
2.875	99.855	99.605	99.355
2.990	100.509	100.259	100.009
3.000	100.559	100.309	100.059
3.125	101.160	100.910	100.660
3.250	101.689	101.439	101.189
3.375	102.336	102.086	101.836
3.500	102.986	102.736	102.486
3.625	103.551	103.301	103.051
3.750	104.060	103.810	103.560
3.875	104.566	104.316	104.066
3.990	104.633	104.383	104.133
4.000	104.683	104.433	104.183
4.125	105.234	104.984	104.734
4.250	105.721	105.471	105.221

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

Feature Adjustments

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

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

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

Super Conforming Mortgage

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

Home Possible Mortgage

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

Home Possible Advantage Mortgage

Product	Loan Purpose	Credit Score All Eligible < 680	≥680 & <720	≥ 720
All Eligible Prduct	Purchase	-1.500	-1.250	-1.000
	No Cash-out Refinance	-1.750	-1.750	-1.750

Lender Paid MI Adjustments (cumulative with above adjustments)

LPMI Adjust "All Properties but Manufactured and Multi Unit"

LTV → / FICO ↓	≤ 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%
≥ 740	-0.880	-1.100	-1.430	-2.070
720 - 739	-1.050	-1.370	-1.790	-2.070
680 - 719	-1.190	-1.540	-2.520	-2.700

LPMI Adjust "Manufactured and Multi Unit"

LTV → / FICO ↓	≤ 85.00%	85.01 - 90.00%	90.01 - 95.00%
≥ 740	-0.880	-1.100	-1.430
720 - 739	-1.050	-1.370	-1.790
680 - 719	-1.190	-1.540	-2.520

Additional LPMI Premium Adjustments

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

* Does not apply in HI

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30 Day Lock Exp.: 6/12/2015
45 Day Lock Exp.: 6/29/2015
60 Day Lock Exp.: 7/13/2015

W. Rate Sheet Dated: 5/13/2015 **Release Time:** 2:30 PM ET

Non-Conforming 30 year Fixed
Max Price After Adjustments 101.750

Rate	30 day	45 day	60 day
3.750	97.736	97.596	97.455
3.875	98.611	98.471	98.330
4.000	99.267	99.127	98.986
4.125	99.892	99.752	99.611
4.250	100.486	100.346	100.205
4.375	100.986	100.846	100.705
4.500	101.486	101.346	101.205
4.625	101.955	101.815	101.674
4.750	102.205	102.065	101.924
4.875	102.455	102.315	102.174
5.000	102.674	102.534	102.393
5.125	102.893	102.753	102.612

Non-Conforming 15 year Fixed
Max Price After Adjustments 101.250

Rate	30 day	45 day	60 day
3.250	98.270	98.130	97.989
3.375	98.770	98.630	98.489
3.500	99.286	99.161	99.036
3.625	99.723	99.598	99.473
3.750	100.098	99.973	99.848
3.875	100.411	100.286	100.161
4.000	100.692	100.567	100.442
4.125	100.880	100.755	100.630
4.250	101.005	100.880	100.755
4.375	101.130	101.005	100.880
4.500	101.193	101.068	100.943
4.625	101.256	101.131	101.006

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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45 Day Lock Exp.: 6/29/2015

W. Rate Sheet Dated: 5/13/2015 **Release Time:** 2:30 PM ET

Alt-Option Access Terms & Pricing

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

Access 30 yr Fixed (AOAP-30F)		
Rate	**30 day**	**45 day**
6.625	99.634	99.480
6.750	99.941	99.782
6.875	100.248	100.084
7.000	100.556	100.386
7.125	100.863	100.688
7.250	101.170	100.990
7.375	101.478	101.293
7.500	101.785	101.595
7.625	102.092	101.897
7.750	102.399	102.199
7.875	102.707	102.501
8.000	103.014	102.803
8.125	103.321	103.105
8.250	103.629	103.407
8.375	103.936	103.709

Access 15 yr Fixed (AOAP-15F)		
Rate	**30 day**	**45 day**
6.375	100.207	100.063
6.500	100.451	100.303
6.625	100.696	100.543
6.750	100.941	100.782
6.875	101.186	101.022
7.000	101.431	101.261
7.125	101.675	101.501
7.250	101.920	101.740
7.375	102.165	101.980
7.500	102.410	102.220
7.625	102.655	102.459
7.750	102.899	102.699
7.875	103.144	102.938
8.000	103.389	103.178
8.125	103.634	103.418

Access FICO / LTV Price Adjustments

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

Access Price Adjustments

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

Alt-Option Asset Inclusion Terms & Pricing

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

Asset 30 yr Fixed (AOAIP-30F)		
Rate	**30 day**	**45 day**
6.125	99.634	99.480
6.250	99.941	99.782
6.375	100.248	100.084
6.500	100.556	100.386
6.625	100.863	100.688
6.750	101.170	100.990
6.875	101.478	101.293
7.000	101.785	101.595
7.125	102.092	101.897
7.250	102.399	102.199
7.375	102.707	102.501
7.500	103.014	102.803
7.625	103.321	103.105
7.750	103.629	103.407
7.875	103.936	103.709

Asset 15 yr Fixed (AOAIP-15F)		
Rate	**30 day**	**45 day**
5.875	100.207	100.063
6.000	100.451	100.303
6.125	100.696	100.543
6.250	100.941	100.782
6.375	101.186	101.022
6.500	101.431	101.261
6.625	101.675	101.501
6.750	101.920	101.740
6.875	102.165	101.980
7.000	102.410	102.220
7.125	102.655	102.459
7.250	102.899	102.699
7.375	103.144	102.938
7.500	103.389	103.178
7.625	103.634	103.418

Asset FICO / LTV Price Adjustments

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

Asset Price Adjustments

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

Lock Desk Policy

The initial expiration date of the lock will be disclosed on the lock confirmation. Locks may only be extended up to 30 days past its initial lock period. Locks received after cut off (7pm ET) will be rejected. Locks accepted on loans in "Registered, Submitted, U/W-Received & U/W-Approved" status only. Locks must be e-mailed/faxed directly to the lock desk or sent through 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: 5/13/2015 **Release Time:** 2:30 PM ET

30 Day Lock Exp.: 6/12/2015
45 Day Lock Exp.: 6/29/2015

Alt-Option Ratio Terms & Pricing

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

Ratio 30 yr Fixed (AORP-30F)		
Rate	**30 day**	**45 day**
6.125	99.634	99.480
6.250	99.941	99.782
6.375	100.248	100.084
6.500	100.556	100.386
6.625	100.863	100.688
6.750	101.170	100.990
6.875	101.478	101.293
7.000	101.785	101.595
7.125	102.092	101.897
7.250	102.399	102.199
7.375	102.707	102.501
7.500	103.014	102.803
7.625	103.321	103.105
7.750	103.629	103.407
7.875	103.936	103.709

Ratio 15 yr Fixed (AORP-15F)		
Rate	**30 day**	**45 day**
5.875	100.207	100.063
6.000	100.451	100.303
6.125	100.696	100.543
6.250	100.941	100.782
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7.250	102.899	102.699
7.375	103.144	102.938
7.500	103.389	103.178
7.625	103.634	103.418

Ratio FICO / LTV Price Adjustments

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

Ratio Price Adjustments

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

Alt-Option Income Terms & Pricing

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

Income 30 yr Fixed (AOIP-30F)		
Rate	**30 day**	**45 day**
6.125	99.634	99.480
6.250	99.941	99.782
6.375	100.248	100.084
6.500	100.556	100.386
6.625	100.863	100.688
6.750	101.170	100.990
6.875	101.478	101.293
7.000	101.785	101.595
7.125	102.092	101.897
7.250	102.399	102.199
7.375	102.707	102.501
7.500	103.014	102.803
7.625	103.321	103.105
7.750	103.629	103.407
7.875	103.936	103.709

Income 15 yr Fixed (AOIP-15F)		
Rate	**30 day**	**45 day**
5.875	100.207	100.207
6.000	100.451	100.451
6.125	100.696	100.696
6.250	100.941	100.941
6.375	101.186	101.186
6.500	101.431	101.431
6.625	101.675	101.675
6.750	101.920	101.920
6.875	102.165	102.165
7.000	102.410	102.410
7.125	102.655	102.655
7.250	102.899	102.899
7.375	103.144	103.144
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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Flood Certification = $10.00 FHA ID# - 1358600006

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