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.: 6/15/2015
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: 5/14/2015
Release Time: 10:00 AM ET

STANDARD GOVERNMENT PRODUCT

30/25 Year Government Standard Product

Rate	30 Day	45 Day	60 Day
3.250	100.446	100.196	99.946
3.375	100.746	100.496	100.246
3.500	101.546	101.296	101.046
3.625	101.646	101.396	101.146
3.750	103.550	103.300	103.050
3.875	104.050	103.800	103.550
4.000	104.600	104.350	104.100
4.125	104.700	104.450	104.200
4.250	105.309	105.059	104.809
4.375	105.544	105.294	105.044
4.500	106.109	105.859	105.609
4.625	106.209	105.959	105.709
4.750	106.631	106.381	106.131
4.875	107.031	106.781	106.531
5.000	107.581	107.331	107.081
5.125	107.631	107.381	107.131
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	100.196	99.946	99.696
3.375	100.496	100.246	99.996
3.500	101.296	101.046	100.796
3.625	101.396	101.146	100.896
3.750	103.300	103.050	102.800
3.875	103.800	103.550	103.300
4.000	104.350	104.100	103.850
4.125	104.450	104.200	103.950
4.250	105.059	104.809	104.559
4.375	105.294	105.044	104.794
4.500	105.859	105.609	105.359
4.625	105.959	105.709	105.459
4.750	106.381	106.131	105.881
4.875	106.781	106.531	106.281
5.000	107.331	107.081	106.831
5.125	107.381	107.131	106.881
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	101.288	101.038	100.788
2.875	101.588	101.338	101.088
3.000	101.838	101.588	101.338
3.125	101.988	101.738	101.488
3.250	103.468	103.218	102.968
3.375	103.768	103.518	103.268
3.500	104.018	103.768	103.518
3.625	104.168	103.918	103.668
3.750	104.921	104.671	104.421
3.875	105.221	104.971	104.721
4.000	105.421	105.171	104.921
4.125	105.571	105.321	105.071
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	99.946	99.696	99.446
3.375	100.246	99.996	99.746
3.500	101.046	100.796	100.546
3.625	101.146	100.896	100.646
3.750	103.050	102.800	102.550
3.875	103.550	103.300	103.050
4.000	104.100	103.850	103.600
4.125	104.200	103.950	103.700
4.250	104.809	104.559	104.309
4.375	105.044	104.794	104.544
4.500	105.609	105.359	105.109
4.625	105.709	105.459	105.209
4.750	106.131	105.881	105.631
4.875	106.531	106.281	106.031
5.000	107.081	106.831	106.581
5.125	107.131	106.881	106.631
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	100.838	100.588	100.338
2.875	101.138	100.888	100.638
3.000	101.388	101.138	100.888
3.125	101.538	101.288	101.038
3.250	103.018	102.768	102.518
3.375	103.318	103.068	102.818
3.500	103.568	103.318	103.068
3.625	103.718	103.468	103.218
3.750	104.471	104.221	103.971
3.875	104.771	104.521	104.271
4.000	104.971	104.721	104.471
4.125	105.121	104.871	104.621
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

20 Year Government Specialty Product

Rate	30 Day	45 Day	60 Day
3.250	99.696	99.446	99.196
3.375	99.996	99.746	99.496
3.500	100.796	100.546	100.296
3.625	100.896	100.646	100.396
3.750	102.800	102.550	102.300
3.875	103.300	103.050	102.800
4.000	103.850	103.600	103.350
4.125	103.950	103.700	103.450
4.250	104.559	104.309	104.059
4.375	104.794	104.544	104.294
4.500	105.359	105.109	104.859
4.625	105.459	105.209	104.959
4.750	105.881	105.631	105.381
4.875	106.281	106.031	105.781
5.000	106.831	106.581	106.331
5.125	106.881	106.631	106.381
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	98.871	98.621	98.371
4.000	101.925	101.675	101.425
4.500	103.434	103.184	102.934
5.000	104.906	104.656	104.406

15 Year One Time Close "OTC" Specialty Product

Rate	30 Day	45 Day	60 Day
3.000	99.754	99.504	99.254
3.500	101.934	101.684	101.434
4.000	103.337	103.087	102.837
4.500	1.634	1.884	2.134
5.000	N/A	N/A	N/A

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	5/14/2015	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

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

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

DURP 30/25 Year

Rate	≤ 105% LTV 30 Day	≤ 105% LTV 45 Day	≤ 105% LTV 60 Day	> 105% LTV 30 Day	> 105% LTV 45 Day	> 105% LTV 60 Day
3.125	94.035	93.785	93.535	N/A	N/A	N/A
3.250	95.221	94.971	94.721	N/A	N/A	N/A
3.375	96.020	95.770	95.520	93.735	93.485	93.235
3.500	96.976	96.726	96.476	95.003	94.753	94.503
3.625	98.089	97.839	97.589	96.429	96.179	95.929
3.750	99.126	98.876	98.626	97.748	97.498	97.248
3.875	99.816	99.566	99.316	98.657	98.407	98.157
3.990	100.542	100.292	100.042	99.602	99.352	99.102
4.000	100.642	100.392	100.142	99.702	99.452	99.202
4.125	101.605	101.355	101.105	100.884	100.634	100.384
4.250	102.489	102.239	101.989	102.007	101.757	101.507
4.375	103.034	102.784	102.534	102.832	102.582	102.332
4.500	103.654	103.404	103.154	103.734	103.484	103.234
4.625	104.350	104.100	103.850	104.711	104.461	104.211
4.750	105.031	104.781	104.531	105.593	105.343	105.093
4.875	105.571	105.321	105.071	N/A	N/A	N/A
4.990	106.011	105.761	105.511	N/A	N/A	N/A
5.000	106.111	105.861	105.611	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	94.122	93.872	93.622	93.600	93.350	93.100
3.250	95.496	95.246	94.996	94.791	94.541	94.291
3.375	96.449	96.199	95.949	95.605	95.355	95.105
3.500	97.402	97.152	96.902	96.577	96.327	96.077
3.625	98.354	98.104	97.854	97.706	97.456	97.206
3.750	99.200	98.950	98.700	98.743	98.493	98.243
3.875	99.816	99.566	99.316	99.402	99.152	98.902
3.990	100.333	100.083	99.833	100.097	99.847	99.597
4.000	100.433	100.183	99.933	100.197	99.947	99.697
4.125	101.050	100.800	100.550	101.129	100.879	100.629
4.250	101.672	101.422	101.172	101.992	101.742	101.492
4.375	102.306	102.056	101.806	102.536	102.286	102.036
4.500	102.940	102.690	102.440	103.156	102.906	102.656
4.625	103.573	103.323	103.073	103.852	103.602	103.352
4.750	104.125	103.875	103.625	104.488	104.238	103.988
4.875	104.501	104.251	104.001	104.888	104.638	104.388
4.990	104.777	104.527	104.277	N/A	N/A	N/A
5.000	104.877	104.627	104.377	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	94.194	93.944	93.694	N/A	N/A	N/A
2.375	95.585	95.335	95.085	N/A	N/A	N/A
2.500	96.975	96.725	96.475	93.378	93.128	92.878
2.625	97.870	97.620	97.370	94.473	94.223	93.973
2.750	98.373	98.123	97.873	95.288	95.038	94.788
2.875	99.000	98.750	98.500	96.228	95.978	95.728
2.990	99.653	99.403	99.153	97.193	96.943	96.693
3.000	99.753	99.503	99.253	97.293	97.043	96.793
3.125	100.350	100.100	99.850	98.138	97.888	97.638
3.250	100.809	100.559	100.309	98.784	98.534	98.284
3.375	101.382	101.132	100.882	99.544	99.294	99.044
3.500	102.068	101.818	101.568	100.418	100.168	99.918
3.625	102.639	102.389	102.139	101.128	100.878	100.628
3.750	103.053	102.803	102.553	101.636	101.386	101.136
3.875	103.467	103.217	102.967	102.144	101.894	101.644
3.990	103.782	103.532	103.282	102.552	102.302	102.052
4.000	103.882	103.632	103.382	102.652	102.402	102.152
4.125	104.296	104.046	103.796	103.160	102.910	102.660

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	93.617	93.367	93.117	N/A	N/A	N/A
2.375	95.047	94.797	94.547	N/A	N/A	N/A
2.500	96.477	96.227	95.977	93.178	92.928	92.678
2.625	97.468	97.218	96.968	94.273	94.023	93.773
2.750	98.053	97.803	97.553	95.088	94.838	94.588
2.875	98.639	98.389	98.139	96.028	95.778	95.528
2.990	99.125	98.875	98.625	96.993	96.743	96.493
3.000	99.225	98.975	98.725	97.093	96.843	96.593
3.125	99.742	99.492	99.242	97.938	97.688	97.438
3.250	100.195	99.945	99.695	98.584	98.334	98.084
3.375	100.649	100.399	100.149	99.344	99.094	98.844
3.500	101.102	100.852	100.602	100.218	99.968	99.718
3.625	101.522	101.272	101.022	100.928	100.678	100.428
3.750	101.913	101.663	101.413	101.436	101.186	100.936
3.875	102.304	102.054	101.804	101.944	101.694	101.444
3.990	102.594	102.344	102.094	102.352	102.102	101.852
4.000	102.694	102.444	102.194	102.452	102.202	101.952
4.125	103.085	102.835	102.585	102.960	102.710	102.460

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	93.743	93.493	93.468
3.000	93.793	93.543	93.518
3.125	95.185	94.935	94.910
3.250	96.371	96.121	96.096
3.375	97.170	96.920	96.895
3.500	98.126	97.876	97.851
3.625	99.239	98.989	98.964
3.750	100.276	100.026	100.001
3.875	100.966	100.716	100.691
3.990	101.742	101.492	101.467
4.000	101.792	101.542	101.517
4.125	102.755	102.505	102.480
4.250	103.639	103.389	103.364
4.375	104.184	103.934	103.909
4.500	104.804	104.554	104.529
4.625	105.500	105.250	105.225
4.750	106.181	105.931	105.906
4.875	106.721	106.471	106.446
4.990	107.211	106.961	106.936
5.000	107.261	107.011	106.986

20 Year FNMA

Rate	30 day	45 day	60 day
2.990	94.510	94.260	94.010
3.000	94.560	94.310	94.060
3.125	96.132	95.882	95.632
3.250	97.506	97.256	97.006
3.375	98.459	98.209	97.959
3.500	99.412	99.162	98.912
3.625	100.364	100.114	99.864
3.750	101.210	100.960	100.710
3.875	101.826	101.576	101.326
3.990	102.393	102.143	101.893
4.000	102.443	102.193	101.943
4.125	103.060	102.810	102.560
4.250	103.682	103.432	103.182
4.375	104.316	104.066	103.816
4.500	104.950	104.700	104.450
4.625	105.583	105.333	105.083
4.750	106.135	105.885	105.635
4.875	106.511	106.261	106.011
4.990	106.837	106.587	106.337
5.000	106.887	106.637	106.387

15 Year FNMA

Rate	30 day	45 day	60 day
2.000	#N/A	#N/A	#N/A
2.125	93.553	93.303	93.053
2.250	94.944	94.694	94.444
2.375	96.335	96.085	95.835
2.500	97.725	97.475	97.225
2.625	98.620	98.370	98.120
2.750	99.123	98.873	98.623
2.875	99.750	99.500	99.250
2.990	100.453	100.203	99.953
3.000	100.503	100.253	100.003
3.125	101.100	100.850	100.600
3.250	101.559	101.309	101.059
3.375	102.132	101.882	101.632
3.500	102.818	102.568	102.318
3.625	103.389	103.139	102.889
3.750	103.803	103.553	103.303
3.875	104.217	103.967	103.717
3.990	104.582	104.332	104.082
4.000	104.632	104.382	104.132
4.125	105.046	104.796	104.546

10 Year FNMA

Rate	30 day	45 day	60 day
2.000	N/A	N/A	N/A
2.125	94.198	93.948	93.698
2.250	95.627	95.377	95.127
2.375	97.057	96.807	96.557
2.500	98.487	98.237	97.987
2.625	99.478	99.228	98.978
2.750	100.063	99.813	99.563
2.875	100.649	100.399	100.149
2.990	101.185	100.935	100.685
3.000	101.235	100.985	100.735
3.125	101.752	101.502	101.252
3.250	102.205	101.955	101.705
3.375	102.659	102.409	102.159
3.500	103.112	102.862	102.612
3.625	103.532	103.282	103.032
3.750	103.923	103.673	103.423
3.875	104.314	104.064	103.814
3.990	104.654	104.404	104.154
4.000	104.704	104.454	104.204
4.125	105.095	104.845	104.595

30/25 Year HB FNMA

Rate	30 day	45 day	60 day
3.000	N/A	N/A	N/A
3.125	N/A	N/A	N/A
3.250	94.441	94.191	93.941
3.375	95.458	95.208	94.958
3.500	96.633	96.383	96.133
3.625	97.965	97.715	97.465
3.750	99.121	98.871	98.621
3.875	99.717	99.467	99.217
3.990	100.400	100.150	99.900
4.000	100.450	100.200	99.950
4.125	101.319	101.069	100.819
4.250	102.074	101.824	101.574
4.375	102.415	102.165	101.915
4.500	102.832	102.582	102.332
4.625	103.325	103.075	102.825
4.750	103.841	103.591	103.341
4.875	104.295	104.045	103.795
4.990	104.699	104.449	104.199
5.000	104.749	104.499	104.249
5.125	105.203	104.953	104.703

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	94.932	94.682	94.432
2.500	96.510	96.260	96.010
2.625	97.577	97.327	97.077
2.750	98.235	97.985	97.735
2.875	99.019	98.769	98.519
2.990	99.878	99.628	99.378
3.000	99.928	99.678	99.428
3.125	100.600	100.350	100.100
3.250	101.059	100.809	100.559
3.375	101.632	101.382	101.132
3.500	102.318	102.068	101.818
3.625	102.776	102.526	102.276
3.750	102.971	102.721	102.471
3.875	103.166	102.916	102.666
3.990	103.312	103.062	102.812
4.000	103.362	103.112	102.862
4.125	103.557	103.307	103.057

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.: 6/15/2015
45 Day Lock Exp.: 6/29/2015
60 Day Lock Exp.: 7/13/2015

W. Rate Sheet Dated: 5/14/2015 **Release Time:** 10:00 AM ET

FNMA MCM 30 Year

Note Rate	30 Day	45 Day	60 Day
2.750	N/A	N/A	N/A
2.875	N/A	N/A	N/A
3.000	N/A	N/A	N/A
3.125	N/A	N/A	N/A
3.250	93.935	93.685	93.435
3.375	95.121	94.871	94.621
3.500	95.920	95.670	95.420
3.625	96.876	96.626	96.376
3.750	97.989	97.739	97.489
3.875	99.026	98.776	98.526
4.000	99.716	99.466	99.216
4.125	100.542	100.292	100.042
4.250	101.505	101.255	101.005
4.375	102.389	102.139	101.889
4.500	102.934	102.684	102.434
4.625	103.554	103.304	103.054
4.750	104.250	104.000	103.750
4.875	104.931	104.681	104.431
5.000	105.471	105.221	104.971
5.125	106.011	105.761	105.511

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	94.118	93.868	93.618
3.625	95.280	95.030	94.780
3.750	96.600	96.350	96.100
3.875	97.826	97.576	97.326
4.000	98.412	98.162	97.912
4.125	99.134	98.884	98.634
4.250	99.992	99.742	99.492
4.375	100.799	100.549	100.299
4.500	101.134	100.884	100.634
4.625	101.545	101.295	101.045
4.750	102.032	101.782	101.532
4.875	102.555	102.305	102.055
5.000	103.009	102.759	102.509
5.125	103.463	103.213	102.963
5.250	103.917	103.667	103.417
5.375	104.371	104.121	103.871

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.

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AMERICAN FINANCIAL RESOURCES, INC.
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Lock Desk e-mail:	LockDesk@afrwholesale.com
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W. Rate Sheet Dated: 5/14/2015

Release Time: 10:00 AM ET

30 Day Lock Exp.: 6/15/2015
45 Day Lock Exp.: 6/29/2015
60 Day Lock Exp.: 7/13/2015

30/25 Year Open Access ≤ 105.00 LTV

Rate	30 day	45 day	60 day
3.250	95.387	95.137	94.887
3.375	96.320	96.070	95.820
3.500	97.357	97.107	96.857
3.625	98.335	98.085	97.835
3.750	99.123	98.873	98.623
3.875	99.962	99.712	99.462
4.000	100.890	100.640	100.390
4.125	101.747	101.497	101.247
4.250	102.442	102.192	101.942
4.375	103.027	102.777	102.527
4.500	103.648	103.398	103.148
4.625	104.473	104.223	103.973
4.750	105.126	104.876	104.626
4.875	105.699	105.449	105.199
5.000	105.962	105.712	105.462
5.125	106.758	106.508	106.258
5.250	107.374	107.124	106.874

30/25 Year Open Access > 105.00 LTV

Rate	30 day	45 day	60 day
3.250	95.387	95.137	94.887
3.375	96.383	96.133	95.883
3.500	97.420	97.170	96.920
3.625	98.398	98.148	97.898
3.750	99.186	98.936	98.686
3.875	100.025	99.775	99.525
4.000	101.453	101.203	100.953
4.125	102.310	102.060	101.810
4.250	103.005	102.755	102.505
4.375	103.590	103.340	103.090
4.500	105.398	105.148	104.898
4.625	106.223	105.973	105.723
4.750	106.876	106.626	106.376
4.875	107.449	107.199	106.949
5.000	108.525	108.275	108.025
5.125	109.321	109.071	108.821
5.250	109.937	109.687	109.437

20 Year Open Access ≤ 105.00 LTV

Rate	30 day	45 day	60 day
3.250	96.616	96.366	96.116
3.375	97.546	97.296	97.046
3.500	98.439	98.189	97.939
3.625	99.299	99.049	98.799
3.750	99.999	99.749	99.499
3.875	100.591	100.341	100.091
4.000	101.104	100.854	100.604
4.125	101.882	101.632	101.382
4.250	102.503	102.253	102.003
4.375	103.319	103.069	102.819
4.500	104.055	103.805	103.555
4.625	104.778	104.528	104.278
4.750	105.362	105.112	104.862
4.875	105.876	105.626	105.376
5.000	105.585	105.335	105.085
5.125	106.280	106.030	105.780
5.250	106.834	106.584	106.334

20 Year Open Access > 105.00 LTV

Rate	30 day	45 day	60 day
3.250	96.616	96.366	96.116
3.375	97.234	96.984	96.734
3.500	98.127	97.877	97.627
3.625	98.987	98.737	98.487
3.750	99.687	99.437	99.187
3.875	100.279	100.029	99.779
4.000	101.604	101.354	101.104
4.125	102.382	102.132	101.882
4.250	103.003	102.753	102.503
4.375	103.819	103.569	103.319
4.500	104.493	104.243	103.993
4.625	105.216	104.966	104.716
4.750	105.800	105.550	105.300
4.875	106.314	106.064	105.814
5.000	106.023	105.773	105.523
5.125	106.718	106.468	106.218
5.250	107.272	107.022	106.772

15 Year Open Access ≤ 105.00 LTV

Rate	30 day	45 day	60 day
2.250	95.856	95.606	95.356
2.375	96.587	96.337	96.087
2.500	97.317	97.067	96.817
2.625	97.966	97.716	97.466
2.750	98.495	98.245	97.995
2.875	99.224	98.974	98.724
3.000	99.928	99.678	99.428
3.125	100.531	100.281	100.031
3.250	101.060	100.810	100.560
3.375	101.638	101.388	101.138
3.500	102.289	102.039	101.789
3.625	102.854	102.604	102.354
3.750	103.364	103.114	102.864
3.875	103.870	103.620	103.370
4.000	104.029	103.779	103.529
4.125	104.580	104.330	104.080
4.250	105.068	104.818	104.568

15 Year Open Access > 105.00 LTV

Rate	30 day	45 day	60 day
2.250	95.856	95.606	95.356
2.375	94.462	94.212	93.962
2.500	95.192	94.942	94.692
2.625	95.841	95.591	95.341
2.750	96.370	96.120	95.870
2.875	98.787	98.537	98.287
3.000	99.491	99.241	98.991
3.125	100.094	99.844	99.594
3.250	100.623	100.373	100.123
3.375	101.576	101.326	101.076
3.500	102.227	101.977	101.727
3.625	102.792	102.542	102.292
3.750	103.302	103.052	102.802
3.875	104.120	103.870	103.620
4.000	104.279	104.029	103.779
4.125	104.830	104.580	104.330
4.250	105.318	105.068	104.818

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.

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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

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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: 5/14/2015
Release Time: 10:00 AM ET

30 Day Lock Exp.: 6/15/2015
45 Day Lock Exp.: 6/29/2015
60 Day Lock Exp.: 7/13/2015

30/25 Year FHLMC

Rate	30 day	45 day	60 day
3.125	N/A	N/A	N/A
3.250	96.547	96.297	96.272
3.375	97.480	97.230	97.205
3.500	98.517	98.267	98.242
3.625	99.495	99.245	99.220
3.750	100.283	100.033	100.008
3.875	101.122	100.872	100.847
3.990	102.000	101.750	101.725
4.000	102.050	101.800	101.775
4.125	102.907	102.657	102.632
4.250	103.602	103.352	103.327
4.375	104.187	103.937	103.912
4.500	104.808	104.558	104.533
4.625	105.633	105.383	105.358
4.750	106.286	106.036	106.011
4.875	106.859	106.609	106.584
4.990	107.072	106.822	106.797
5.000	107.122	106.872	106.847
5.125	107.918	107.668	107.643
5.250	108.534	108.284	108.259

20 Year FHLMC

Rate	30 day	45 day	60 day
3.125	N/A	N/A	N/A
3.250	97.876	97.626	97.376
3.375	98.806	98.556	98.306
3.500	99.699	99.449	99.199
3.625	100.559	100.309	100.059
3.750	101.259	101.009	100.759
3.875	101.851	101.601	101.351
3.990	102.314	102.064	101.814
4.000	102.364	102.114	101.864
4.125	103.142	102.892	102.642
4.250	103.763	103.513	103.263
4.375	104.579	104.329	104.079
4.500	105.315	105.065	104.815
4.625	106.038	105.788	105.538
4.750	106.622	106.372	106.122
4.875	107.136	106.886	106.636
4.990	106.795	106.545	106.295
5.000	106.845	106.595	106.345
5.125	107.540	107.290	107.040
5.250	108.094	107.844	107.594

15 Year FHLMC

Rate	30 day	45 day	60 day
2.125	N/A	N/A	N/A
2.250	96.516	96.266	96.016
2.375	97.247	96.997	96.747
2.500	97.977	97.727	97.477
2.625	98.626	98.376	98.126
2.750	99.155	98.905	98.655
2.875	99.884	99.634	99.384
2.990	100.538	100.288	100.038
3.000	100.588	100.338	100.088
3.125	101.191	100.941	100.691
3.250	101.720	101.470	101.220
3.375	102.298	102.048	101.798
3.500	102.949	102.699	102.449
3.625	103.514	103.264	103.014
3.750	104.024	103.774	103.524
3.875	104.530	104.280	104.030
3.990	104.639	104.389	104.139
4.000	104.689	104.439	104.189
4.125	105.240	104.990	104.740
4.250	105.728	105.478	105.228

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

* Does not apply in HI

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Flood Certification = $10.00 | FHA ID# - 1358600006

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W. Rate Sheet Dated: 5/14/2015
Release Time: 10:00 AM ET

30/25 Year FHLMC HP & HPA

Rate	30 day	45 day	60 day
3.125	N/A	N/A	N/A
3.250	96.547	96.297	96.272
3.375	97.480	97.230	97.205
3.500	98.517	98.267	98.242
3.625	99.495	99.245	99.220
3.750	100.283	100.033	100.008
3.875	101.122	100.872	100.847
3.990	102.000	101.750	101.725
4.000	102.050	101.800	101.775
4.125	102.907	102.657	102.632
4.250	103.602	103.352	103.327
4.375	104.187	103.937	103.912
4.500	104.808	104.558	104.533
4.625	105.633	105.383	105.358
4.750	106.286	106.036	106.011
4.875	106.859	106.609	106.584
4.990	107.072	106.822	106.797
5.000	107.122	106.872	106.847
5.125	107.918	107.668	107.643
5.250	108.534	108.284	108.259

20 Year FHLMC HP & HPA

Rate	30 day	45 day	60 day
3.125	N/A	N/A	N/A
3.250	97.876	97.626	97.376
3.375	98.806	98.556	98.306
3.500	99.699	99.449	99.199
3.625	100.559	100.309	100.059
3.750	101.259	101.009	100.759
3.875	101.851	101.601	101.351
3.990	102.314	102.064	101.814
4.000	102.364	102.114	101.864
4.125	103.142	102.892	102.642
4.250	103.763	103.513	103.263
4.375	104.579	104.329	104.079
4.500	105.315	105.065	104.815
4.625	106.038	105.788	105.538
4.750	106.622	106.372	106.122
4.875	107.136	106.886	106.636
4.990	106.795	106.545	106.295
5.000	106.845	106.595	106.345
5.125	107.540	107.290	107.040
5.250	108.094	107.844	107.594

15 Year FHLMC HP & HPA

Rate	30 day	45 day	60 day
2.125	N/A	N/A	N/A
2.250	96.516	96.266	96.016
2.375	97.247	96.997	96.747
2.500	97.977	97.727	97.477
2.625	98.626	98.376	98.126
2.750	99.155	98.905	98.655
2.875	99.884	99.634	99.384
2.990	100.538	100.288	100.038
3.000	100.588	100.338	100.088
3.125	101.191	100.941	100.691
3.250	101.720	101.470	101.220
3.375	102.298	102.048	101.798
3.500	102.949	102.699	102.449
3.625	103.514	103.264	103.014
3.750	104.024	103.774	103.524
3.875	104.530	104.280	104.030
3.990	104.639	104.389	104.139
4.000	104.689	104.439	104.189
4.125	105.240	104.990	104.740
4.250	105.728	105.478	105.228

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

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30 Day Lock Exp.: 6/15/2015
45 Day Lock Exp.: 6/29/2015
60 Day Lock Exp.: 7/13/2015

Non-Conforming 30 year Fixed
Max Price After Adjustments 101.750

Rate	30 day	45 day	60 day
3.750	97.512	97.372	97.231
3.875	98.387	98.247	98.106
4.000	99.043	98.903	98.762
4.125	99.668	99.528	99.387
4.250	100.262	100.122	99.981
4.375	100.762	100.622	100.481
4.500	101.262	101.122	100.981
4.625	101.731	101.591	101.450
4.750	101.981	101.841	101.700
4.875	102.231	102.091	101.950
5.000	102.450	102.310	102.169
5.125	102.669	102.529	102.388

Non-Conforming 15 year Fixed
Max Price After Adjustments 101.250

Rate	30 day	45 day	60 day
3.250	98.227	98.087	97.946
3.375	98.727	98.587	98.446
3.500	99.243	99.118	98.993
3.625	99.680	99.555	99.430
3.750	100.055	99.930	99.805
3.875	100.368	100.243	100.118
4.000	100.649	100.524	100.399
4.125	100.837	100.712	100.587
4.250	100.962	100.837	100.712
4.375	101.087	100.962	100.837
4.500	101.150	101.025	100.900
4.625	101.213	101.088	100.963

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.: 6/15/2015
45 Day Lock Exp.: 6/29/2015

Alt-Option Access Terms & Pricing

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

Access 30 yr Fixed (AOAP-30F)		
Rate	**30 day**	**45 day**
6.625	99.634	99.480
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

[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

AMERICAN FINANCIAL RESOURCES, INC. WHOLESALE MORTGAGE DIVISION

prices are subject to change without notice

W. Rate Sheet Dated: 5/14/2015 **Release Time:** 10:00 AM ET

30 Day Lock Exp.: 6/15/2015
45 Day Lock Exp.: 6/29/2015

Alt-Option Ratio Terms & Pricing

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

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

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
6.375	101.186	101.022
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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

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

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

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	

Lock Desk Policy

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Flood Certification = $10.00 FHA ID# - 1358600006

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