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: 5/15/2015
Release Time: 10:00 AM ET

30 Day Lock Exp.: 6/15/2015
45 Day Lock Exp.: 6/29/2015
60 Day Lock Exp.: 7/14/2015

STANDARD GOVERNMENT PRODUCT

30/25 Year Government Standard Product

Rate	30 Day	45 Day	60 Day
3.250	100.884	100.634	100.384
3.375	101.184	100.934	100.684
3.500	101.984	101.734	101.484
3.625	102.084	101.834	101.584
3.750	103.925	103.675	103.425
3.875	104.425	104.175	103.925
4.000	104.975	104.725	104.475
4.125	105.075	104.825	104.575
4.250	105.497	105.247	104.997
4.375	105.732	105.482	105.232
4.500	106.297	106.047	105.797
4.625	106.397	106.147	105.897
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	100.634	100.384	100.134
3.375	100.934	100.684	100.434
3.500	101.734	101.484	101.234
3.625	101.834	101.584	101.334
3.750	103.675	103.425	103.175
3.875	104.175	103.925	103.675
4.000	104.725	104.475	104.225
4.125	104.825	104.575	104.325
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	106.381	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	101.440	101.190	100.940
2.875	101.740	101.490	101.240
3.000	101.990	101.740	101.490
3.125	102.140	101.890	101.640
3.250	103.679	103.429	103.179
3.375	103.979	103.729	103.479
3.500	104.229	103.979	103.729
3.625	104.379	104.129	103.879
3.750	104.987	104.737	104.487
3.875	105.287	105.037	104.787
4.000	105.487	105.237	104.987
4.125	105.637	105.387	105.137
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 203(k) , 203(h) , VA IRRRL , OTC

30/25 Year Government Specialty Product

Rate	30 Day	45 Day	60 Day
3.250	100.384	100.134	99.884
3.375	100.684	100.434	100.184
3.500	101.484	101.234	100.984
3.625	101.584	101.334	101.084
3.750	103.425	103.175	102.925
3.875	103.925	103.675	103.425
4.000	104.475	104.225	103.975
4.125	104.575	104.325	104.075
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	106.131	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

20 Year Government Specialty Product

Rate	30 Day	45 Day	60 Day
3.250	100.134	99.884	99.634
3.375	100.434	100.184	99.934
3.500	101.234	100.984	100.734
3.625	101.334	101.084	100.834
3.750	103.175	102.925	102.675
3.875	103.675	103.425	103.175
4.000	104.225	103.975	103.725
4.125	104.325	104.075	103.825
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	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

15/10 Year Government Specialty Product

Rate	30 Day	45 Day	60 Day
2.750	100.990	100.740	100.490
2.875	101.290	101.040	100.790
3.000	101.540	101.290	101.040
3.125	101.690	101.440	101.190
3.250	103.229	102.979	102.729
3.375	103.529	103.279	103.029
3.500	103.779	103.529	103.279
3.625	103.929	103.679	103.429
3.750	104.537	104.287	104.037
3.875	104.837	104.587	104.337
4.000	105.037	104.787	104.537
4.125	105.187	104.937	104.687
4.250	N/A	N/A	N/A
4.375	N/A	N/A	N/A
4.500	N/A	N/A	N/A
4.625	N/A	N/A	N/A
4.750	N/A	N/A	N/A

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

Rate	30 Day	45 Day	60 Day
2.875	97.413	97.163	96.913
3.000	97.663	97.413	97.163
3.125	97.763	97.513	97.263
3.250	99.538	99.288	99.038
3.375	99.788	99.538	99.288
Margin = 2.250		Index = 0.240	

30 Year One Time Close "OTC" Specialty Product

Rate	30 Day	45 Day	60 Day
3.000	N/A	N/A	N/A
3.500	99.309	99.059	98.809
4.000	102.300	102.050	101.800
4.500	103.622	103.372	103.122
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	99.906	99.656	99.406
3.500	102.145	101.895	101.645
4.000	103.403	103.153	102.903
4.500	1.634	1.884	2.134
5.000	N/A	N/A	N/A

Specialty Adj.

Manufactured Homes "OTC exempt"	-1.000
203(k) / 203(k)s / 203(h) / Repair Escrow	-0.500
VA IRRRL ≤ 125.00 LTV	0.000
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	5/15/2015	4.500%

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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60 Day Lock Exp.: 7/14/2015

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	94.588	94.338	94.088	N/A	N/A	N/A
3.250	95.769	95.519	95.269	93.172	92.922	92.672
3.375	96.548	96.298	96.048	94.263	94.013	93.763
3.500	97.481	97.231	96.981	95.509	95.259	95.009
3.625	98.568	98.318	98.068	96.908	96.658	96.408
3.750	99.579	99.329	99.079	98.202	97.952	97.702
3.875	100.250	100.000	99.750	99.091	98.841	98.591
3.990	100.954	100.704	100.454	100.014	99.764	99.514
4.000	101.054	100.804	100.554	100.114	99.864	99.614
4.125	101.990	101.740	101.490	101.269	101.019	100.769
4.250	102.846	102.596	102.346	102.363	102.113	101.863
4.375	103.364	103.114	102.864	103.163	102.913	102.663
4.500	103.954	103.704	103.454	104.035	103.785	103.535
4.625	104.617	104.367	104.117	104.978	104.728	104.478
4.750	105.261	105.011	104.761	N/A	N/A	N/A
4.875	105.763	105.513	105.263	N/A	N/A	N/A
4.990	106.164	105.914	105.664	N/A	N/A	N/A
5.000	106.264	106.014	105.764	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
2.990	92.939	92.689	92.439	92.660	92.410	92.160
3.000	93.039	92.789	92.539	92.760	92.510	92.260
3.125	94.612	94.362	94.112	94.153	93.903	93.653
3.250	95.979	95.729	95.479	95.339	95.089	94.839
3.375	96.909	96.659	96.409	96.134	95.884	95.634
3.500	97.838	97.588	97.338	97.083	96.833	96.583
3.625	98.767	98.517	98.267	98.185	97.935	97.685
3.750	99.591	99.341	99.091	99.197	98.947	98.697
3.875	100.192	99.942	99.692	99.836	99.586	99.336
3.990	100.693	100.443	100.193	100.509	100.259	100.009
4.000	100.793	100.543	100.293	100.609	100.359	100.109
4.125	101.394	101.144	100.894	101.514	101.264	101.014
4.250	101.996	101.746	101.496	102.348	102.098	101.848
4.375	102.599	102.349	102.099	102.867	102.617	102.367
4.500	103.202	102.952	102.702	103.457	103.207	102.957
4.625	103.806	103.556	103.306	104.120	103.870	103.620
4.750	104.326	104.076	103.826	104.719	104.469	104.219
4.875	104.672	104.422	104.172	105.080	104.830	104.580

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	94.469	94.219	93.969	N/A	N/A	N/A
2.375	95.860	95.610	95.360	N/A	N/A	N/A
2.500	97.250	97.000	96.750	93.653	93.403	93.153
2.625	98.143	97.893	97.643	94.745	94.495	94.245
2.750	98.639	98.389	98.139	95.554	95.304	95.054
2.875	99.258	99.008	98.758	96.486	96.236	95.986
2.990	99.901	99.651	99.401	97.442	97.192	96.942
3.000	100.001	99.751	99.501	97.542	97.292	97.042
3.125	100.594	100.344	100.094	98.382	98.132	97.882
3.250	101.053	100.803	100.553	99.028	98.778	98.528
3.375	101.625	101.375	101.125	99.788	99.538	99.288
3.500	102.312	102.062	101.812	100.662	100.412	100.162
3.625	102.879	102.629	102.379	101.368	101.118	100.868
3.750	103.285	103.035	102.785	101.868	101.618	101.368
3.875	103.692	103.442	103.192	102.368	102.118	101.868
3.990	103.998	103.748	103.498	102.768	102.518	102.268
4.000	104.098	103.848	103.598	102.868	102.618	102.368
4.125	104.504	104.254	104.004	103.368	103.118	102.868

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	93.830	93.580	93.330	N/A	N/A	N/A
2.375	95.260	95.010	94.760	N/A	N/A	N/A
2.500	96.690	96.440	96.190	93.453	93.203	92.953
2.625	97.677	97.427	97.177	94.545	94.295	94.045
2.750	98.255	98.005	97.755	95.354	95.104	94.854
2.875	98.833	98.583	98.333	96.286	96.036	95.786
2.990	99.311	99.061	98.811	97.242	96.992	96.742
3.000	99.411	99.161	98.911	97.342	97.092	96.842
3.125	99.924	99.674	99.424	98.182	97.932	97.682
3.250	100.377	100.127	99.877	98.828	98.578	98.328
3.375	100.830	100.580	100.330	99.588	99.338	99.088
3.500	101.284	101.034	100.784	100.462	100.212	99.962
3.625	101.700	101.450	101.200	101.168	100.918	100.668
3.750	102.083	101.833	101.583	101.668	101.418	101.168
3.875	102.466	102.216	101.966	102.168	101.918	101.668
3.990	102.749	102.499	102.249	102.568	102.318	102.068
4.000	102.849	102.599	102.349	102.668	102.418	102.168
4.125	103.231	102.981	102.731	103.168	102.918	102.668

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

Full Lock Desk Policy Can Be Found Here

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W. Rate Sheet Dated: 5/15/2015

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30/25 Year FNMA

Rate	30 day	45 day	60 day
2.990	94.295	94.045	94.020
3.000	94.345	94.095	94.070
3.125	95.738	95.488	95.463
3.250	96.919	96.669	96.644
3.375	97.698	97.448	97.423
3.500	98.631	98.381	98.356
3.625	99.718	99.468	99.443
3.750	100.729	100.479	100.454
3.875	101.400	101.150	101.125
3.990	102.154	101.904	101.879
4.000	102.204	101.954	101.929
4.125	103.140	102.890	102.865
4.250	103.996	103.746	103.721
4.375	104.514	104.264	104.239
4.500	105.104	104.854	104.829
4.625	105.767	105.517	105.492
4.750	106.411	106.161	106.136
4.875	106.913	106.663	106.638
4.990	107.364	107.114	107.089
5.000	107.414	107.164	107.139

20 Year FNMA

Rate	30 day	45 day	60 day
2.750	N/A	N/A	N/A
2.875	N/A	N/A	N/A
2.990	94.999	94.749	94.499
3.000	95.049	94.799	94.549
3.125	96.622	96.372	96.122
3.250	97.989	97.739	97.489
3.375	98.919	98.669	98.419
3.500	99.848	99.598	99.348
3.625	100.777	100.527	100.277
3.750	101.601	101.351	101.101
3.875	102.202	101.952	101.702
3.990	102.753	102.503	102.253
4.000	102.803	102.553	102.303
4.125	103.404	103.154	102.904
4.250	104.006	103.756	103.506
4.375	104.609	104.359	104.109
4.500	105.212	104.962	104.712
4.625	105.816	105.566	105.316
4.750	106.336	106.086	105.836
4.875	106.682	106.432	106.182

15 Year FNMA

Rate	30 day	45 day	60 day
2.000	#N/A	#N/A	#N/A
2.125	93.828	93.578	93.328
2.250	95.219	94.969	94.719
2.375	96.610	96.360	96.110
2.500	98.000	97.750	97.500
2.625	98.893	98.643	98.393
2.750	99.389	99.139	98.889
2.875	100.008	99.758	99.508
2.990	100.701	100.451	100.201
3.000	100.751	100.501	100.251
3.125	101.344	101.094	100.844
3.250	101.803	101.553	101.303
3.375	102.375	102.125	101.875
3.500	103.062	102.812	102.562
3.625	103.629	103.379	103.129
3.750	104.035	103.785	103.535
3.875	104.442	104.192	103.942
3.990	104.798	104.548	104.298
4.000	104.848	104.598	104.348
4.125	105.254	105.004	104.754

10 Year FNMA

Rate	30 day	45 day	60 day
2.000	N/A	N/A	N/A
2.125	94.411	94.161	93.911
2.250	95.840	95.590	95.340
2.375	97.270	97.020	96.770
2.500	98.700	98.450	98.200
2.625	99.687	99.437	99.187
2.750	100.265	100.015	99.765
2.875	100.843	100.593	100.343
2.990	101.371	101.121	100.871
3.000	101.421	101.171	100.921
3.125	101.934	101.684	101.434
3.250	102.387	102.137	101.887
3.375	102.840	102.590	102.340
3.500	103.294	103.044	102.794
3.625	103.710	103.460	103.210
3.750	104.093	103.843	103.593
3.875	104.476	104.226	103.976
3.990	104.809	104.559	104.309
4.000	104.859	104.609	104.359
4.125	105.241	104.991	104.741

30/25 Year HB FNMA

Rate	30 day	45 day	60 day
3.000	N/A	N/A	N/A
3.125	93.760	93.510	93.260
3.250	94.989	94.739	94.489
3.375	95.987	95.737	95.487
3.500	97.139	96.889	96.639
3.625	98.444	98.194	97.944
3.750	99.574	99.324	99.074
3.875	100.151	99.901	99.651
3.990	100.811	100.561	100.311
4.000	100.861	100.611	100.361
4.125	101.704	101.454	101.204
4.250	102.431	102.181	101.931
4.375	102.746	102.496	102.246
4.500	103.133	102.883	102.633
4.625	103.593	103.343	103.093
4.750	104.071	103.821	103.571
4.875	104.487	104.237	103.987
4.990	104.852	104.602	104.352
5.000	104.902	104.652	104.402
5.125	105.318	105.068	104.818

15 Year HB FNMA

Rate	30 day	45 day	60 day
2.000	N/A	N/A	N/A
2.125	N/A	N/A	N/A
2.250	N/A	N/A	N/A
2.375	95.207	94.957	94.707
2.500	96.785	96.535	96.285
2.625	97.849	97.599	97.349
2.750	98.501	98.251	98.001
2.875	99.277	99.027	98.777
2.990	100.127	99.877	99.627
3.000	100.177	99.927	99.677
3.125	100.844	100.594	100.344
3.250	101.303	101.053	100.803
3.375	101.875	101.625	101.375
3.500	102.562	102.312	102.062
3.625	103.015	102.765	102.515
3.750	103.203	102.953	102.703
3.875	103.390	103.140	102.890
3.990	103.528	103.278	103.028
4.000	103.578	103.328	103.078
4.125	103.765	103.515	103.265

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

All Loan Type Adjustments

Adjusters	All Terms
NY	-0.250
AZ, CA, FL, GA, LA, MA, NJ, NV, UT	-0.150
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

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.: 7/14/2015

W. Rate Sheet Dated: 5/15/2015 **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	94.488	94.238	93.988
3.375	95.669	95.419	95.169
3.500	96.448	96.198	95.948
3.625	97.381	97.131	96.881
3.750	98.468	98.218	97.968
3.875	99.479	99.229	98.979
4.000	100.150	99.900	99.650
4.125	100.954	100.704	100.454
4.250	101.890	101.640	101.390
4.375	102.746	102.496	102.246
4.500	103.264	103.014	102.764
4.625	103.855	103.605	103.355
4.750	104.517	104.267	104.017
4.875	105.161	104.911	104.661
5.000	105.663	105.413	105.163
5.125	106.164	105.914	105.664

FNMA HB MCM 30 Year

Note Rate	30 Day	45 Day	60 Day
2.875	N/A	N/A	N/A
3.000	N/A	N/A	N/A
3.125	N/A	N/A	N/A
3.250	N/A	N/A	N/A
3.375	93.663	93.413	93.163
3.500	94.649	94.399	94.149
3.625	95.788	95.538	95.288
3.750	97.081	96.831	96.581
3.875	98.281	98.031	97.781
4.000	98.848	98.598	98.348
4.125	99.547	99.297	99.047
4.250	100.379	100.129	99.879
4.375	101.158	100.908	100.658
4.500	101.467	101.217	100.967
4.625	101.848	101.598	101.348
4.750	102.302	102.052	101.802
4.875	102.788	102.538	102.288
5.000	103.204	102.954	102.704
5.125	103.619	103.369	103.119
5.250	104.035	103.785	103.535

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

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

30 Day Lock Exp.: 6/15/2015
45 Day Lock Exp.: 6/29/2015
60 Day Lock Exp.: 7/14/2015

prices are subject to change without notice

W. Rate Sheet Dated: 5/15/2015

Release Time: 10:00 AM ET

30/25 Year Open Access ≤ 105.00 LTV

Rate	30 day	45 day	60 day
3.250	95.777	95.527	95.277
3.375	96.776	96.526	96.276
3.500	97.813	97.563	97.313
3.625	98.789	98.539	98.289
3.750	99.573	99.323	99.073
3.875	100.350	100.100	99.850
4.000	101.274	101.024	100.774
4.125	102.124	101.874	101.624
4.250	102.812	102.562	102.312
4.375	103.392	103.142	102.892
4.500	103.920	103.670	103.420
4.625	104.740	104.490	104.240
4.750	105.388	105.138	104.888
4.875	105.957	105.707	105.457
5.000	106.155	105.905	105.655
5.125	106.947	106.697	106.447
5.250	107.558	107.308	107.058

30/25 Year Open Access > 105.00 LTV

Rate	30 day	45 day	60 day
3.250	95.777	95.527	95.277
3.375	96.839	96.589	96.339
3.500	97.876	97.626	97.376
3.625	98.852	98.602	98.352
3.750	99.636	99.386	99.136
3.875	100.413	100.163	99.913
4.000	101.837	101.587	101.337
4.125	102.687	102.437	102.187
4.250	103.375	103.125	102.875
4.375	103.955	103.705	103.455
4.500	105.670	105.420	105.170
4.625	106.490	106.240	105.990
4.750	107.138	106.888	106.638
4.875	107.707	107.457	107.207
5.000	108.718	108.468	108.218
5.125	109.510	109.260	109.010
5.250	110.121	109.871	109.621

20 Year Open Access ≤ 105.00 LTV

Rate	30 day	45 day	60 day
3.250	97.131	96.881	96.631
3.375	98.062	97.812	97.562
3.500	98.956	98.706	98.456
3.625	99.815	99.565	99.315
3.750	100.512	100.262	100.012
3.875	101.099	100.849	100.599
4.000	101.563	101.313	101.063
4.125	102.337	102.087	101.837
4.250	102.953	102.703	102.453
4.375	103.660	103.410	103.160
4.500	104.389	104.139	103.889
4.625	105.107	104.857	104.607
4.750	105.687	105.437	105.187
4.875	106.197	105.947	105.697
5.000	105.778	105.528	105.278
5.125	106.469	106.219	105.969
5.250	107.019	106.769	106.519

20 Year Open Access > 105.00 LTV

Rate	30 day	45 day	60 day
3.250	97.131	96.881	96.631
3.375	97.750	97.500	97.250
3.500	98.644	98.394	98.144
3.625	99.503	99.253	99.003
3.750	100.200	99.950	99.700
3.875	100.787	100.537	100.287
4.000	102.063	101.813	101.563
4.125	102.837	102.587	102.337
4.250	103.453	103.203	102.953
4.375	104.160	103.910	103.660
4.500	104.827	104.577	104.327
4.625	105.545	105.295	105.045
4.750	106.125	105.875	105.625
4.875	106.635	106.385	106.135
5.000	106.216	105.966	105.716
5.125	106.907	106.657	106.407
5.250	107.457	107.207	106.957

15 Year Open Access ≤ 105.00 LTV

Rate	30 day	45 day	60 day
2.250	96.120	95.870	95.620
2.375	96.851	96.601	96.351
2.500	97.582	97.332	97.082
2.625	98.232	97.982	97.732
2.750	98.761	98.511	98.261
2.875	99.490	99.240	98.990
3.000	100.194	99.944	99.694
3.125	100.795	100.545	100.295
3.250	101.321	101.071	100.821
3.375	101.908	101.658	101.408
3.500	102.556	102.306	102.056
3.625	103.119	102.869	102.619
3.750	103.626	103.376	103.126
3.875	104.132	103.882	103.632
4.000	104.217	103.967	103.717
4.125	104.767	104.517	104.267
4.250	105.253	105.003	104.753

15 Year Open Access > 105.00 LTV

Rate	30 day	45 day	60 day
2.250	96.120	95.870	95.620
2.375	94.726	94.476	94.226
2.500	95.457	95.207	94.957
2.625	96.107	95.857	95.607
2.750	96.636	96.386	96.136
2.875	99.053	98.803	98.553
3.000	99.757	99.507	99.257
3.125	100.358	100.108	99.858
3.250	100.884	100.634	100.384
3.375	101.846	101.596	101.346
3.500	102.494	102.244	101.994
3.625	103.057	102.807	102.557
3.750	103.564	103.314	103.064
3.875	104.382	104.132	103.882
4.000	104.467	104.217	103.967
4.125	105.017	104.767	104.517
4.250	105.503	105.253	105.003

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

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

Flood Certification = $10.00 | FHA ID# - 1358600006

Full Lock Desk Policy Can Be Found Here | AFR Guidelines

AMERICAN FINANCIAL RESOURCES, INC.
WHOLESALE MORTGAGE DIVISION

[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.: 7/14/2015

prices are subject to change without notice

W. Rate Sheet Dated: 5/15/2015

Release Time: 10:00 AM ET

30/25 Year FHLMC

Rate	30 day	45 day	60 day
3.125	N/A	N/A	N/A
3.250	96.937	96.687	96.662
3.375	97.936	97.686	97.661
3.500	98.973	98.723	98.698
3.625	99.949	99.699	99.674
3.750	100.733	100.483	100.458
3.875	101.510	101.260	101.235
3.990	102.384	102.134	102.109
4.000	102.434	102.184	102.159
4.125	103.284	103.034	103.009
4.250	103.972	103.722	103.697
4.375	104.552	104.302	104.277
4.500	105.080	104.830	104.805
4.625	105.900	105.650	105.625
4.750	106.548	106.298	106.273
4.875	107.117	106.867	106.842
4.990	107.265	107.015	106.990
5.000	107.315	107.065	107.040
5.125	108.107	107.857	107.832
5.250	108.718	108.468	108.443

20 Year FHLMC

Rate	30 day	45 day	60 day
3.125	N/A	N/A	N/A
3.250	98.391	98.141	97.891
3.375	99.322	99.072	98.822
3.500	100.216	99.966	99.716
3.625	101.075	100.825	100.575
3.750	101.772	101.522	101.272
3.875	102.359	102.109	101.859
3.990	102.773	102.523	102.273
4.000	102.823	102.573	102.323
4.125	103.597	103.347	103.097
4.250	104.213	103.963	103.713
4.375	104.920	104.670	104.420
4.500	105.649	105.399	105.149
4.625	106.367	106.117	105.867
4.750	106.947	106.697	106.447
4.875	107.457	107.207	106.957
4.990	106.988	106.738	106.488
5.000	107.038	106.788	106.538
5.125	107.729	107.479	107.229
5.250	108.279	108.029	107.779

15 Year FHLMC

Rate	30 day	45 day	60 day
2.125	N/A	N/A	N/A
2.250	96.780	96.530	96.280
2.375	97.511	97.261	97.011
2.500	98.242	97.992	97.742
2.625	98.892	98.642	98.392
2.750	99.421	99.171	98.921
2.875	100.150	99.900	99.650
2.990	100.804	100.554	100.304
3.000	100.854	100.604	100.354
3.125	101.455	101.205	100.955
3.250	101.981	101.731	101.481
3.375	102.568	102.318	102.068
3.500	103.216	102.966	102.716
3.625	103.779	103.529	103.279
3.750	104.286	104.036	103.786
3.875	104.792	104.542	104.292
3.990	104.827	104.577	104.327
4.000	104.877	104.627	104.377
4.125	105.427	105.177	104.927
4.250	105.913	105.663	105.413

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 required credit score of 620 applies to all mortgage loans delivered to AFR in accordance with the Selling Guide

Cash-Out Refinance

LTV → / FICO ↓	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%
≥ 740	0.000	-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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Flood Certification = $10.00 FHA ID# - 1358600006

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30 Day Lock Exp.: 6/15/2015
45 Day Lock Exp.: 6/29/2015
60 Day Lock Exp.: 7/14/2015

prices are subject to change without notice

W. Rate Sheet Dated: 5/15/2015 **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	96.937	96.687	96.662
3.375	97.936	97.686	97.661
3.500	98.973	98.723	98.698
3.625	99.949	99.699	99.674
3.750	100.733	100.483	100.458
3.875	101.510	101.260	101.235
3.990	102.384	102.134	102.109
4.000	102.434	102.184	102.159
4.125	103.284	103.034	103.009
4.250	103.972	103.722	103.697
4.375	104.552	104.302	104.277
4.500	105.080	104.830	104.805
4.625	105.900	105.650	105.625
4.750	106.548	106.298	106.273
4.875	107.117	106.867	106.842
4.990	107.265	107.015	106.990
5.000	107.315	107.065	107.040
5.125	108.107	107.857	107.832
5.250	108.718	108.468	108.443

20 Year FHLMC HP & HPA			
Rate	**30 day**	**45 day**	**60 day**
3.125	N/A	N/A	N/A
3.250	98.391	98.141	97.891
3.375	99.322	99.072	98.822
3.500	100.216	99.966	99.716
3.625	101.075	100.825	100.575
3.750	101.772	101.522	101.272
3.875	102.359	102.109	101.859
3.990	102.773	102.523	102.273
4.000	102.823	102.573	102.323
4.125	103.597	103.347	103.097
4.250	104.213	103.963	103.713
4.375	104.920	104.670	104.420
4.500	105.649	105.399	105.149
4.625	106.367	106.117	105.867
4.750	106.947	106.697	106.447
4.875	107.457	107.207	106.957
4.990	106.988	106.738	106.488
5.000	107.038	106.788	106.538
5.125	107.729	107.479	107.229
5.250	108.279	108.029	107.779

15 Year FHLMC HP & HPA			
Rate	**30 day**	**45 day**	**60 day**
2.125	N/A	N/A	N/A
2.250	96.780	96.530	96.280
2.375	97.511	97.261	97.011
2.500	98.242	97.992	97.742
2.625	98.892	98.642	98.392
2.750	99.421	99.171	98.921
2.875	100.150	99.900	99.650
2.990	100.804	100.554	100.304
3.000	100.854	100.604	100.354
3.125	101.455	101.205	100.955
3.250	101.981	101.731	101.481
3.375	102.568	102.318	102.068
3.500	103.216	102.966	102.716
3.625	103.779	103.529	103.279
3.750	104.286	104.036	103.786
3.875	104.792	104.542	104.292
3.990	104.827	104.577	104.327
4.000	104.877	104.627	104.377
4.125	105.427	105.177	104.927
4.250	105.913	105.663	105.413

Adjustments

Multi Unit							
LTV → Units ↓	**≤ 60.00%**	**60.01 - 70.00%**	**70.01 - 75.00%**	**75.01 - 80.00%**	**80.01 - 85.00%**	**85.01 - 90.01%**	**> 90.00%**
2-Unit	0.000	0.000	0.000	0.000	0.000	0.000	0.000
3-4 Unit	0.000	0.000	0.000	0.000	0.000	0.000	-1.000

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

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

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

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

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

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

Lender Paid MI Adjustments (cumulative with above adjustments)

LPMI Adjust "All Properties but Manufactured and Multi Unit"				
LTV → FICO ↓	**≤ 85.00%**	**85.01 - 90.00%**	**90.01 - 95.00%**	**95.01 - 97.00%**
≥ 740	-0.880	-1.100	-1.430	-2.070
720 - 739	-1.050	-1.370	-1.790	-2.070
680 - 719	-1.190	-1.540	-2.520	-2.700

LPMI Adjust "Manufactured and Multi Unit"			
LTV → FICO ↓	**≤ 85.00%**	**85.01 - 90.00%**	**90.01 - 95.00%**
≥ 740	-0.880	-1.100	-1.430
720 - 739	-1.050	-1.370	-1.790
680 - 719	-1.190	-1.540	-2.520

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

*** Does not apply in HI**

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Flood Certification = $10.00 FHA ID# - 1358600006

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

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WHOLESALE MORTGAGE DIVISION

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W. Rate Sheet Dated: 5/15/2015 **Release Time:** 10:00 AM ET

30 Day Lock Exp.: 6/15/2015
45 Day Lock Exp.: 6/29/2015
60 Day Lock Exp.: 7/14/2015

Non-Conforming 30 year Fixed
Max Price After Adjustments 101.750

Rate	30 day	45 day	60 day
3.750	98.048	97.908	97.767
3.875	98.923	98.783	98.642
4.000	99.579	99.439	99.298
4.125	100.204	100.064	99.923
4.250	100.798	100.658	100.517
4.375	101.298	101.158	101.017
4.500	101.798	101.658	101.517
4.625	102.267	102.127	101.986
4.750	102.517	102.377	102.236
4.875	102.767	102.627	102.486
5.000	102.986	102.846	102.705
5.125	103.205	103.065	102.924

Non-Conforming 15 year Fixed
Max Price After Adjustments 101.250

Rate	30 day	45 day	60 day
3.250	98.492	98.352	98.211
3.375	98.992	98.852	98.711
3.500	99.508	99.383	99.258
3.625	99.945	99.820	99.695
3.750	100.320	100.195	100.070
3.875	100.633	100.508	100.383
4.000	100.914	100.789	100.664
4.125	101.102	100.977	100.852
4.250	101.227	101.102	100.977
4.375	101.352	101.227	101.102
4.500	101.415	101.290	101.165
4.625	101.478	101.353	101.228

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

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	101.477	101.292
7.500	101.785	101.594
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	103.628	103.407
8.375	103.936	103.709

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

Access 15 yr Fixed (AOAP-15F)

Rate	30 day	45 day
6.375	100.207	100.063
6.500	100.451	100.303
6.625	100.696	100.542
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	102.219
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	103.417

Access FICO / LTV Price Adjustments

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

Access Price Adjustments

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

Alt-Option Asset Inclusion Terms & Pricing

Asset 30 yr Fixed (AOAIP-30F)

Rate	30 day	45 day
6.125	99.634	99.480
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	101.477	101.292
7.000	101.785	101.594
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	103.628	103.407
7.875	103.936	103.709

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

Asset 15 yr Fixed (AOAIP-15F)

Rate	30 day	45 day
5.875	100.207	100.063
6.000	100.451	100.303
6.125	100.696	100.542
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	102.219
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	103.417

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

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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

W. Rate Sheet Dated: 5/15/2015 **Release Time:** 10:00 AM ET

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	101.477	101.292
7.000	101.785	101.594
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	103.628	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	100.542
6.250	100.941	100.782
6.375	101.186	101.022
6.500	101.431	101.261
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7.000	102.410	102.219
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	103.417

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	101.477	101.292
7.000	101.785	101.594
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	103.628	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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