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: 5/26/2015
Release Time: 10:00 AM ET

30 Day Lock Exp.: 6/25/2015
45 Day Lock Exp.: 7/10/2015
60 Day Lock Exp.: 7/27/2015

STANDARD GOVERNMENT PRODUCT

30/25 Year Government Standard Product

Rate	30 Day	45 Day	60 Day
3.250	100.315	100.065	99.815
3.375	100.615	100.365	100.115
3.500	101.415	101.165	100.915
3.625	101.515	101.265	101.015
3.750	103.184	102.934	102.684
3.875	103.684	103.434	103.184
4.000	104.234	103.984	103.734
4.125	104.334	104.084	103.834
4.250	104.913	104.663	104.413
4.375	105.148	104.898	104.648
4.500	105.713	105.463	105.213
4.625	105.813	105.563	105.313
4.750	106.359	106.109	105.859
4.875	106.759	106.509	106.259
5.000	107.309	107.059	106.809
5.125	107.359	107.109	106.859
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	100.065	99.815	99.565
3.375	100.365	100.115	99.865
3.500	101.165	100.915	100.665
3.625	101.265	101.015	100.765
3.750	102.934	102.684	102.434
3.875	103.434	103.184	102.934
4.000	103.984	103.734	103.484
4.125	104.084	103.834	103.584
4.250	104.663	104.413	104.163
4.375	104.898	104.648	104.398
4.500	105.463	105.213	104.963
4.625	105.563	105.313	105.063
4.750	106.109	105.859	105.609
4.875	106.509	106.259	106.009
5.000	107.059	106.809	106.559
5.125	107.109	106.859	106.609
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	101.098	100.848	100.598
2.875	101.398	101.148	100.898
3.000	101.648	101.398	101.148
3.125	101.798	101.548	101.298
3.250	103.360	103.110	102.860
3.375	103.660	103.410	103.160
3.500	103.910	103.660	103.410
3.625	104.060	103.810	103.560
3.750	104.883	104.633	104.383
3.875	105.183	104.933	104.683
4.000	105.383	105.133	104.883
4.125	105.533	105.283	105.033
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	98.053	97.803	97.553
3.000	98.303	98.053	97.803
3.125	98.403	98.153	97.903
3.250	100.178	99.928	99.678
3.375	100.428	100.178	99.928

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	99.815	99.565	99.315
3.375	100.115	99.865	99.615
3.500	100.915	100.665	100.415
3.625	101.015	100.765	100.515
3.750	102.684	102.434	102.184
3.875	103.184	102.934	102.684
4.000	103.734	103.484	103.234
4.125	103.834	103.584	103.334
4.250	104.413	104.163	103.913
4.375	104.648	104.398	104.148
4.500	105.213	104.963	104.713
4.625	105.313	105.063	104.813
4.750	105.859	105.609	105.359
4.875	106.259	106.009	105.759
5.000	106.809	106.559	106.309
5.125	106.859	106.609	106.359
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	99.565	99.315	99.065
3.375	99.865	99.615	99.365
3.500	100.665	100.415	100.165
3.625	100.765	100.515	100.265
3.750	102.434	102.184	101.934
3.875	102.934	102.684	102.434
4.000	103.484	103.234	102.984
4.125	103.584	103.334	103.084
4.250	104.163	103.913	103.663
4.375	104.398	104.148	103.898
4.500	104.963	104.713	104.463
4.625	105.063	104.813	104.563
4.750	105.609	105.359	105.109
4.875	106.009	105.759	105.509
5.000	106.559	106.309	106.059
5.125	106.609	106.359	106.109
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	100.648	100.398	100.148
2.875	100.948	100.698	100.448
3.000	101.198	100.948	100.698
3.125	101.348	101.098	100.848
3.250	102.910	102.660	102.410
3.375	103.210	102.960	102.710
3.500	103.460	103.210	102.960
3.625	103.610	103.360	103.110
3.750	104.433	104.183	103.933
3.875	104.733	104.483	104.233
4.000	104.933	104.683	104.433
4.125	105.083	104.833	104.583
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	97.313	97.063	96.813
3.000	97.563	97.313	97.063
3.125	97.663	97.413	97.163
3.250	99.438	99.188	98.938
3.375	99.688	99.438	99.188

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	98.740	98.490	98.240
4.000	101.559	101.309	101.059
4.500	103.038	102.788	102.538
5.000	104.634	104.384	104.134

15 Year One Time Close "OTC" Specialty Product

Rate	30 Day	45 Day	60 Day
3.000	99.564	99.314	99.064
3.500	101.826	101.576	101.326
4.000	103.299	103.049	102.799
4.500	1.634	1.884	2.134
5.000	N/A	N/A	N/A

Specialty Adj.

Specialty Adj.		
	Manufactured Homes "OTC exempt"	-1.000
	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

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	5/26/2015	4.750%

American Financial Resources, Inc. - Announcements

The OTC program is not available for TF clients.

15 Day Locks are now Available for Broker Loans in an **Approved** status. To Price it out, you will need to improve the 30 day price by 15 bps.

Lock Requests must be submitted using AFR's Manual Lock Request Form!

Lock Desk Policy

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

Flood Certification = $10.00 | FHA ID# - 1358600006

Full Lock Desk Policy Can Be Found Here | AFR Guidelines

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W. Rate Sheet Dated: 5/26/2015 **Release Time:** 10:00 AM ET

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	94.196	93.946	93.696	N/A	N/A	N/A
3.250	95.407	95.157	94.907	92.809	92.559	92.309
3.375	96.250	96.000	95.750	93.965	93.715	93.465
3.500	97.212	96.962	96.712	95.239	94.989	94.739
3.625	98.291	98.041	97.791	96.631	96.381	96.131
3.750	99.294	99.044	98.794	97.917	97.667	97.417
3.875	99.995	99.745	99.495	98.836	98.586	98.336
3.990	100.694	100.444	100.194	99.754	99.504	99.254
4.000	100.794	100.544	100.294	99.854	99.604	99.354
4.125	101.692	101.442	101.192	100.971	100.721	100.471
4.250	102.504	102.254	102.004	102.022	101.772	101.522
4.375	103.016	102.766	102.516	102.814	102.564	102.314
4.500	103.597	103.347	103.097	103.677	103.427	103.177
4.625	104.249	103.999	103.749	104.610	104.360	104.110
4.750	104.902	104.652	104.402	105.465	105.215	104.965
4.875	105.456	105.206	104.956	N/A	N/A	N/A
4.990	105.909	105.659	105.409	N/A	N/A	N/A
5.000	106.009	105.759	105.509	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	94.214	93.964	93.714	93.761	93.511	93.261
3.250	95.600	95.350	95.100	94.977	94.727	94.477
3.375	96.551	96.301	96.051	95.836	95.586	95.336
3.500	97.503	97.253	97.003	96.813	96.563	96.313
3.625	98.454	98.204	97.954	97.908	97.658	97.408
3.750	99.290	99.040	98.790	98.912	98.662	98.412
3.875	99.881	99.631	99.381	99.581	99.331	99.081
3.990	100.371	100.121	99.871	100.249	99.999	99.749
4.000	100.471	100.221	99.971	100.349	100.099	99.849
4.125	101.061	100.811	100.561	101.216	100.966	100.716
4.250	101.653	101.403	101.153	102.007	101.757	101.507
4.375	102.247	101.997	101.747	102.518	102.268	102.018
4.500	102.842	102.592	102.342	103.100	102.850	102.600
4.625	103.436	103.186	102.936	103.752	103.502	103.252
4.750	103.967	103.717	103.467	104.360	104.110	103.860
4.875	104.364	104.114	103.864	104.772	104.522	104.272
4.990	104.662	104.412	104.162	N/A	N/A	N/A
5.000	104.762	104.512	104.262	N/A	N/A	N/A

DURP 15 Year

Rate	≤ 105% LTV 30 Day	≤ 105% LTV 45 Day	≤ 105% LTV 60 Day	> 105% LTV 30 Day	> 105% LTV 45 Day	> 105% LTV 60 Day
2.250	93.972	93.722	93.472	N/A	N/A	N/A
2.375	95.375	95.125	94.875	N/A	N/A	N/A
2.500	96.777	96.527	96.277	93.180	92.930	92.680
2.625	97.695	97.445	97.195	94.297	94.047	93.797
2.750	98.216	97.966	97.716	95.131	94.881	94.631
2.875	98.836	98.586	98.336	96.064	95.814	95.564
2.990	99.456	99.206	98.956	96.996	96.746	96.496
3.000	99.556	99.306	99.056	97.096	96.846	96.596
3.125	100.162	99.912	99.662	97.949	97.699	97.449
3.250	100.670	100.420	100.170	98.645	98.395	98.145
3.375	101.275	101.025	100.775	99.437	99.187	98.937
3.500	101.976	101.726	101.476	100.326	100.076	99.826
3.625	102.508	102.258	102.008	100.997	100.747	100.497
3.750	102.868	102.618	102.368	101.450	101.200	100.950
3.875	103.276	103.026	102.776	101.953	101.703	101.453
3.990	103.633	103.383	103.133	102.403	102.153	101.903
4.000	103.733	103.483	103.233	102.503	102.253	102.003
4.125	104.214	103.964	103.714	103.078	102.828	102.578

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	93.334	93.084	92.834	N/A	N/A	N/A
2.375	94.776	94.526	94.276	N/A	N/A	N/A
2.500	96.217	95.967	95.717	92.980	92.730	92.480
2.625	97.218	96.968	96.718	94.097	93.847	93.597
2.750	97.813	97.563	97.313	94.931	94.681	94.431
2.875	98.408	98.158	97.908	95.864	95.614	95.364
2.990	98.903	98.653	98.403	96.796	96.546	96.296
3.000	99.003	98.753	98.503	96.896	96.646	96.396
3.125	99.533	99.283	99.033	97.749	97.499	97.249
3.250	100.003	99.753	99.503	98.445	98.195	97.945
3.375	100.473	100.223	99.973	99.237	98.987	98.737
3.500	100.943	100.693	100.443	100.126	99.876	99.626
3.625	101.368	101.118	100.868	100.797	100.547	100.297
3.750	101.752	101.502	101.252	101.250	101.000	100.750
3.875	102.136	101.886	101.636	101.753	101.503	101.253
3.990	102.420	102.170	101.920	102.203	101.953	101.703
4.000	102.520	102.270	102.020	102.303	102.053	101.803
4.125	102.904	102.654	102.404	102.878	102.628	102.378

Applicable for all mortgage with greater than 15 year terms

LTV → / FICO ↓	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%	97.01 - 105.00%	> 105%
≥ 740	0.250	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
720 - 739	0.250	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
700 - 719	0.250	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
680 - 699	0.000	-0.500	-0.750	-0.750	-0.750	-0.750	-0.750	-0.500	-0.500	-0.500
660 - 679	0.000	-1.000	-1.500	-1.750	-1.750	-1.750	-1.750	-1.250	-1.250	-1.250
640 - 659	-0.500	-1.250	-2.000	-2.250	-2.250	-2.250	-2.250	-1.750	-1.750	-1.750
620 - 639	-0.500	-1.500	-2.500	-2.750	-2.750	-2.750	-2.750	-2.500	-2.500	-2.500
< 620 *	-0.500	-1.500	-3.000	-3.000	-3.000	-3.000	-3.000	-3.000	-3.000	-3.000

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

DU Refi Plus Adjusters

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

LTV Range

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

Refi Plus Mortgages with Subordinate Financing *

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

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

Loan Level Price Adjuster Caps

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

Lock Desk Policy

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Flood Certification = $10.00 FHA ID# - 1358600006

Full Lock Desk Policy Can Be Found Here AFR Guidelines

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30/25 Year FNMA

Rate	30 day	45 day	60 day
2.990	93.893	93.643	93.618
3.000	93.943	93.693	93.668
3.125	95.346	95.096	95.071
3.250	96.557	96.307	96.282
3.375	97.400	97.150	97.125
3.500	98.362	98.112	98.087
3.625	99.441	99.191	99.166
3.750	100.444	100.194	100.169
3.875	101.145	100.895	100.870
3.990	101.894	101.644	101.619
4.000	101.944	101.694	101.669
4.125	102.842	102.592	102.567
4.250	103.654	103.404	103.379
4.375	104.166	103.916	103.891
4.500	104.747	104.497	104.472
4.625	105.399	105.149	105.124
4.750	106.052	105.802	105.777
4.875	106.606	106.356	106.331
4.990	107.109	106.859	106.834
5.000	107.159	106.909	106.884

20 Year FNMA

Rate	30 day	45 day	60 day
2.990	94.585	94.335	94.085
3.000	94.635	94.385	94.135
3.125	96.224	95.974	95.724
3.250	97.610	97.360	97.110
3.375	98.561	98.311	98.061
3.500	99.513	99.263	99.013
3.625	100.464	100.214	99.964
3.750	101.300	101.050	100.800
3.875	101.891	101.641	101.391
3.990	102.431	102.181	101.931
4.000	102.481	102.231	101.981
4.125	103.071	102.821	102.571
4.250	103.663	103.413	103.163
4.375	104.257	104.007	103.757
4.500	104.852	104.602	104.352
4.625	105.446	105.196	104.946
4.750	105.977	105.727	105.477
4.875	106.374	106.124	105.874
4.990	106.722	106.472	106.222
5.000	106.772	106.522	106.272

15 Year FNMA

Rate	30 day	45 day	60 day
2.000	#N/A	#N/A	#N/A
2.125	93.320	93.070	92.820
2.250	94.722	94.472	94.222
2.375	96.125	95.875	95.625
2.500	97.527	97.277	97.027
2.625	98.445	98.195	97.945
2.750	98.966	98.716	98.466
2.875	99.586	99.336	99.086
2.990	100.256	100.006	99.756
3.000	100.306	100.056	99.806
3.125	100.912	100.662	100.412
3.250	101.420	101.170	100.920
3.375	102.025	101.775	101.525
3.500	102.726	102.476	102.226
3.625	103.258	103.008	102.758
3.750	103.618	103.368	103.118
3.875	104.026	103.776	103.526
3.990	104.433	104.183	103.933
4.000	104.483	104.233	103.983
4.125	104.964	104.714	104.464

10 Year FNMA

Rate	30 day	45 day	60 day
2.000	N/A	N/A	N/A
2.125	93.903	93.653	93.403
2.250	95.344	95.094	94.844
2.375	96.786	96.536	96.286
2.500	98.227	97.977	97.727
2.625	99.228	98.978	98.728
2.750	99.823	99.573	99.323
2.875	100.418	100.168	99.918
2.990	100.963	100.713	100.463
3.000	101.013	100.763	100.513
3.125	101.543	101.293	101.043
3.250	102.013	101.763	101.513
3.375	102.483	102.233	101.983
3.500	102.953	102.703	102.453
3.625	103.378	103.128	102.878
3.750	103.762	103.512	103.262
3.875	104.146	103.896	103.646
3.990	104.480	104.230	103.980
4.000	104.530	104.280	104.030
4.125	104.914	104.664	104.414

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	94.627	94.377	94.127
3.375	95.689	95.439	95.189
3.500	96.869	96.619	96.369
3.625	98.168	97.918	97.668
3.750	99.289	99.039	98.789
3.875	99.896	99.646	99.396
3.990	100.552	100.302	100.052
4.000	100.602	100.352	100.102
4.125	101.406	101.156	100.906
4.250	102.089	101.839	101.589
4.375	102.397	102.147	101.897
4.500	102.776	102.526	102.276
4.625	103.225	102.975	102.725
4.750	103.712	103.462	103.212
4.875	104.180	103.930	103.680
4.990	104.597	104.347	104.097
5.000	104.647	104.397	104.147
5.125	105.115	104.865	104.615

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	94.722	94.472	94.222
2.500	96.312	96.062	95.812
2.625	97.401	97.151	96.901
2.750	98.079	97.829	97.579
2.875	98.855	98.605	98.355
2.990	99.681	99.431	99.181
3.000	99.731	99.481	99.231
3.125	100.412	100.162	99.912
3.250	100.920	100.670	100.420
3.375	101.525	101.275	101.025
3.500	102.226	101.976	101.726
3.625	102.645	102.395	102.145
3.750	102.785	102.535	102.285
3.875	102.975	102.725	102.475
3.990	103.163	102.913	102.663
4.000	103.213	102.963	102.713
4.125	103.475	103.225	102.975

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

* Does not apply in HI

Lock Desk Policy

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.: 6/25/2015
45 Day Lock Exp.: 7/10/2015
60 Day Lock Exp.: 7/27/2015

W. Rate Sheet Dated: 5/26/2015 **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	94.096	93.846	93.596
3.375	95.307	95.057	94.807
3.500	96.150	95.900	95.650
3.625	97.112	96.862	96.612
3.750	98.191	97.941	97.691
3.875	99.194	98.944	98.694
4.000	99.895	99.645	99.395
4.125	100.694	100.444	100.194
4.250	101.592	101.342	101.092
4.375	102.404	102.154	101.904
4.500	102.916	102.666	102.416
4.625	103.497	103.247	102.997
4.750	104.149	103.899	103.649
4.875	104.802	104.552	104.302
5.000	105.356	105.106	104.856
5.125	105.909	105.659	105.409

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	N/A	N/A	N/A
3.500	94.348	94.098	93.848
3.625	95.518	95.268	95.018
3.750	96.807	96.557	96.307
3.875	97.993	97.743	97.493
4.000	98.592	98.342	98.092
4.125	99.290	99.040	98.790
4.250	100.086	99.836	99.586
4.375	100.817	100.567	100.317
4.500	101.119	100.869	100.619
4.625	101.492	101.242	100.992
4.750	101.935	101.685	101.435
4.875	102.425	102.175	101.925
5.000	102.892	102.642	102.392
5.125	103.360	103.110	102.860
5.250	103.827	103.577	103.327

All Loan Type Adjustments

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

Lock Desk Policy

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

Flood Certification = $10.00	FHA ID# - 1358600006
Full Lock Desk Policy Can Be Found Here	AFR Guidelines

AFR Wholesale's Website AFR Rate Sheet Archive

Lock Desk e-mail: LockDesk@afrwholesale.com

Lock Desk Phone: 1-877-588-2706

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

30 Day Lock Exp.: 6/25/2015

45 Day Lock Exp.: 7/10/2015

60 Day Lock Exp.: 7/27/2015

prices are subject to change without notice

W. Rate Sheet Dated: 5/26/2015

Release Time: 10:00 AM ET

30/25 Year Open Access ≤ 105.00 LTV

Rate	30 day	45 day	60 day
3.250	95.564	95.314	95.064
3.375	96.577	96.327	96.077
3.500	97.600	97.350	97.100
3.625	98.561	98.311	98.061
3.750	99.329	99.079	98.829
3.875	100.069	99.819	99.569
4.000	100.975	100.725	100.475
4.125	101.806	101.556	101.306
4.250	102.475	102.225	101.975
4.375	103.039	102.789	102.539
4.500	103.604	103.354	103.104
4.625	104.407	104.157	103.907
4.750	105.040	104.790	104.540
4.875	105.594	105.344	105.094
5.000	105.947	105.697	105.447
5.125	106.725	106.475	106.225
5.250	107.323	107.073	106.823

30/25 Year Open Access > 105.00 LTV

Rate	30 day	45 day	60 day
3.250	95.564	95.314	95.064
3.375	96.640	96.390	96.140
3.500	97.663	97.413	97.163
3.625	98.624	98.374	98.124
3.750	99.392	99.142	98.892
3.875	100.132	99.882	99.632
4.000	101.538	101.288	101.038
4.125	102.369	102.119	101.869
4.250	103.038	102.788	102.538
4.375	103.602	103.352	103.102
4.500	105.042	104.792	104.542
4.625	105.845	105.595	105.345
4.750	106.478	106.228	105.978
4.875	107.032	106.782	106.532
5.000	108.385	108.135	107.885
5.125	109.163	108.913	108.663
5.250	109.761	109.511	109.261

20 Year Open Access ≤ 105.00 LTV

Rate	30 day	45 day	60 day
3.250	96.960	96.710	96.460
3.375	97.883	97.633	97.383
3.500	98.770	98.520	98.270
3.625	99.617	99.367	99.117
3.750	100.303	100.053	99.803
3.875	100.887	100.637	100.387
4.000	101.333	101.083	100.833
4.125	102.103	101.853	101.603
4.250	102.726	102.476	102.226
4.375	103.289	103.039	102.789
4.500	104.029	103.779	103.529
4.625	104.752	104.502	104.252
4.750	105.335	105.085	104.835
4.875	105.849	105.599	105.349
5.000	105.529	105.279	105.029
5.125	106.224	105.974	105.724
5.250	106.780	106.530	106.280

20 Year Open Access > 105.00 LTV

Rate	30 day	45 day	60 day
3.250	96.960	96.710	96.460
3.375	97.571	97.321	97.071
3.500	98.458	98.208	97.958
3.625	99.305	99.055	98.805
3.750	99.991	99.741	99.491
3.875	100.575	100.325	100.075
4.000	101.646	101.396	101.146
4.125	102.416	102.166	101.916
4.250	103.039	102.789	102.539
4.375	103.602	103.352	103.102
4.500	104.467	104.217	103.967
4.625	105.190	104.940	104.690
4.750	105.773	105.523	105.273
4.875	106.287	106.037	105.787
5.000	105.967	105.717	105.467
5.125	106.662	106.412	106.162
5.250	107.218	106.968	106.718

15 Year Open Access ≤ 105.00 LTV

Rate	30 day	45 day	60 day
2.250	95.742	95.492	95.242
2.375	96.469	96.219	95.969
2.500	97.196	96.946	96.696
2.625	97.842	97.592	97.342
2.750	98.254	98.004	97.754
2.875	98.980	98.730	98.480
3.000	99.680	99.430	99.180
3.125	100.274	100.024	99.774
3.250	100.793	100.543	100.293
3.375	101.491	101.241	100.991
3.500	102.132	101.882	101.632
3.625	102.687	102.437	102.187
3.750	103.189	102.939	102.689
3.875	103.688	103.438	103.188
4.000	103.914	103.664	103.414
4.125	104.457	104.207	103.957
4.250	104.936	104.686	104.436

15 Year Open Access > 105.00 LTV

Rate	30 day	45 day	60 day
2.250	95.742	95.492	95.242
2.375	94.344	94.094	93.844
2.500	95.071	94.821	94.571
2.625	95.717	95.467	95.217
2.750	96.129	95.879	95.629
2.875	98.543	98.293	98.043
3.000	99.243	98.993	98.743
3.125	99.837	99.587	99.337
3.250	100.356	100.106	99.856
3.375	101.429	101.179	100.929
3.500	102.070	101.820	101.570
3.625	102.625	102.375	102.125
3.750	103.127	102.877	102.627
3.875	103.938	103.688	103.438
4.000	104.164	103.914	103.664
4.125	104.707	104.457	104.207
4.250	105.186	104.936	104.686

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.: 6/25/2015

45 Day Lock Exp.: 7/10/2015

60 Day Lock Exp.: 7/27/2015

prices are subject to change without notice

W. Rate Sheet Dated: 5/26/2015 **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	96.724	96.474	96.449
3.375	97.737	97.487	97.462
3.500	98.760	98.510	98.485
3.625	99.721	99.471	99.446
3.750	100.489	100.239	100.214
3.875	101.229	100.979	100.954
3.990	102.085	101.835	101.810
4.000	102.135	101.885	101.860
4.125	102.966	102.716	102.691
4.250	103.635	103.385	103.360
4.375	104.199	103.949	103.924
4.500	104.764	104.514	104.489
4.625	105.567	105.317	105.292
4.750	106.200	105.950	105.925
4.875	106.754	106.504	106.479
4.990	107.057	106.807	106.782
5.000	107.107	106.857	106.832
5.125	107.885	107.635	107.610
5.250	108.483	108.233	108.208

20 Year FHLMC			
Rate	**30 day**	**45 day**	**60 day**
3.125	N/A	N/A	N/A
3.250	98.220	97.970	97.720
3.375	99.143	98.893	98.643
3.500	100.030	99.780	99.530
3.625	100.877	100.627	100.377
3.750	101.563	101.313	101.063
3.875	102.147	101.897	101.647
3.990	102.543	102.293	102.043
4.000	102.593	102.343	102.093
4.125	103.363	103.113	102.863
4.250	103.986	103.736	103.486
4.375	104.549	104.299	104.049
4.500	105.289	105.039	104.789
4.625	106.012	105.762	105.512
4.750	106.595	106.345	106.095
4.875	107.109	106.859	106.609
4.990	106.739	106.489	106.239
5.000	106.789	106.539	106.289
5.125	107.484	107.234	106.984
5.250	108.040	107.790	107.540

15 Year FHLMC			
Rate	**30 day**	**45 day**	**60 day**
2.125	N/A	N/A	N/A
2.250	96.402	96.152	95.902
2.375	97.129	96.879	96.629
2.500	97.856	97.606	97.356
2.625	98.502	98.252	98.002
2.750	98.914	98.664	98.414
2.875	99.640	99.390	99.140
2.990	100.290	100.040	99.790
3.000	100.340	100.090	99.840
3.125	100.934	100.684	100.434
3.250	101.453	101.203	100.953
3.375	102.151	101.901	101.651
3.500	102.792	102.542	102.292
3.625	103.347	103.097	102.847
3.750	103.849	103.599	103.349
3.875	104.348	104.098	103.848
3.990	104.524	104.274	104.024
4.000	104.574	104.324	104.074
4.125	105.117	104.867	104.617
4.250	105.596	105.346	105.096

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**

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

W. Rate Sheet Dated: 5/26/2015
Release Time: 10:00 AM ET

30 Day Lock Exp.: 6/25/2015
45 Day Lock Exp.: 7/10/2015
60 Day Lock Exp.: 7/27/2015

30/25 Year FHLMC HP & HPA

Rate	30 day	45 day	60 day
3.125	N/A	N/A	N/A
3.250	96.724	96.474	96.449
3.375	97.737	97.487	97.462
3.500	98.760	98.510	98.485
3.625	99.721	99.471	99.446
3.750	100.489	100.239	100.214
3.875	101.229	100.979	100.954
3.990	102.085	101.835	101.810
4.000	102.135	101.885	101.860
4.125	102.966	102.716	102.691
4.250	103.635	103.385	103.360
4.375	104.199	103.949	103.924
4.500	104.764	104.514	104.489
4.625	105.567	105.317	105.292
4.750	106.200	105.950	105.925
4.875	106.754	106.504	106.479
4.990	107.057	106.807	106.782
5.000	107.107	106.857	106.832
5.125	107.885	107.635	107.610
5.250	108.483	108.233	108.208

20 Year FHLMC HP & HPA

Rate	30 day	45 day	60 day
3.125	N/A	N/A	N/A
3.250	98.220	97.970	97.720
3.375	99.143	98.893	98.643
3.500	100.030	99.780	99.530
3.625	100.877	100.627	100.377
3.750	101.563	101.313	101.063
3.875	102.147	101.897	101.647
3.990	102.543	102.293	102.043
4.000	102.593	102.343	102.093
4.125	103.363	103.113	102.863
4.250	103.986	103.736	103.486
4.375	104.549	104.299	104.049
4.500	105.289	105.039	104.789
4.625	106.012	105.762	105.512
4.750	106.595	106.345	106.095
4.875	107.109	106.859	106.609
4.990	106.739	106.489	106.239
5.000	106.789	106.539	106.289
5.125	107.484	107.234	106.984
5.250	108.040	107.790	107.540

15 Year FHLMC HP & HPA

Rate	30 day	45 day	60 day
2.125	N/A	N/A	N/A
2.250	96.402	96.152	95.902
2.375	97.129	96.879	96.629
2.500	97.856	97.606	97.356
2.625	98.502	98.252	98.002
2.750	98.914	98.664	98.414
2.875	99.640	99.390	99.140
2.990	100.290	100.040	99.790
3.000	100.340	100.090	99.840
3.125	100.934	100.684	100.434
3.250	101.453	101.203	100.953
3.375	102.151	101.901	101.651
3.500	102.792	102.542	102.292
3.625	103.347	103.097	102.847
3.750	103.849	103.599	103.349
3.875	104.348	104.098	103.848
3.990	104.524	104.274	104.024
4.000	104.574	104.324	104.074
4.125	105.117	104.867	104.617
4.250	105.596	105.346	105.096

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 Pruct	Purchase	-1.500	-1.250	-1.000
	No Cash-out Refinance	-1.750	-1.750	-1.750

Lender Paid MI Adjustments (cumulative with above adjustments)

LPMI Adjust "All Properties but Manufactured and Multi Unit"

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

LPMI Adjust "Manufactured and Multi Unit"

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

Additional LPMI Premium Adjustments

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

* Does not apply in HI

Lock Desk Policy

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Flood Certification = $10.00 | FHA ID# - 1358600006

Full Lock Desk Policy Can Be Found Here | AFR Guidelines

AMERICAN FINANCIAL RESOURCES, INC. WHOLESALE MORTGAGE DIVISION

[AFR Wholesale's Website] [AFR Rate Sheet Archive]

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

prices are subject to change without notice

W. Rate Sheet Dated: 5/26/2015 **Release Time:** 10:00 AM ET

30 Day Lock Exp.: 6/25/2015
45 Day Lock Exp.: 7/10/2015
60 Day Lock Exp.: 7/27/2015

Non-Conforming 30 year Fixed
Max Price After Adjustments 101.750

Rate	30 day	45 day	60 day
3.750	97.865	97.725	97.584
3.875	98.740	98.600	98.459
4.000	99.396	99.256	99.115
4.125	100.021	99.881	99.740
4.250	100.615	100.475	100.334
4.375	101.115	100.975	100.834
4.500	101.615	101.475	101.334
4.625	102.084	101.944	101.803
4.750	102.334	102.194	102.053
4.875	102.584	102.444	102.303
5.000	102.803	102.663	102.522
5.125	103.022	102.882	102.741

Non-Conforming 15 year Fixed
Max Price After Adjustments 101.250

Rate	30 day	45 day	60 day
3.250	98.199	98.059	97.918
3.375	98.699	98.559	98.418
3.500	99.215	99.090	98.965
3.625	99.652	99.527	99.402
3.750	100.027	99.902	99.777
3.875	100.340	100.215	100.090
4.000	100.621	100.496	100.371
4.125	100.809	100.684	100.559
4.250	100.934	100.809	100.684
4.375	101.059	100.934	100.809
4.500	101.122	100.997	100.872
4.625	101.185	101.060	100.935

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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prices are subject to change without notice

W. Rate Sheet Dated: 5/26/2015 **Release Time:** 10:00 AM ET

30 Day Lock Exp.: 6/25/2015
45 Day Lock Exp.: 7/10/2015

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	101.477	101.292
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	100.542
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	102.220
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	103.417

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

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	101.477	101.292
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	100.542
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	102.220
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	103.417

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

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.: 6/25/2015
45 Day Lock Exp.: 7/10/2015

W. Rate Sheet Dated: 5/26/2015 **Release Time:** 10:00 AM ET

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	101.477	101.292
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	100.542
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	103.417

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

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	101.595
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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	

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