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: 5/28/2015

Release Time: 10:00 AM ET

30 Day Lock Exp.: 6/29/2015
45 Day Lock Exp.: 7/13/2015
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	100.565	100.315	100.065
3.375	100.865	100.615	100.365
3.500	101.665	101.415	101.165
3.625	101.765	101.515	101.265
3.750	103.403	103.153	102.903
3.875	103.903	103.653	103.403
4.000	104.453	104.203	103.953
4.125	104.553	104.303	104.053
4.250	105.084	104.834	104.584
4.375	105.319	105.069	104.819
4.500	105.884	105.634	105.384
4.625	105.984	105.734	105.484
4.750	106.406	106.156	105.906
4.875	106.806	106.556	106.306
5.000	107.356	107.106	106.856
5.125	107.406	107.156	106.906
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	100.315	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	103.153	102.903	102.653
3.875	103.653	103.403	103.153
4.000	104.203	103.953	103.703
4.125	104.303	104.053	103.803
4.250	104.834	104.584	104.334
4.375	105.069	104.819	104.569
4.500	105.634	105.384	105.134
4.625	105.734	105.484	105.234
4.750	106.156	105.906	105.656
4.875	106.556	106.306	106.056
5.000	107.106	106.856	106.606
5.125	107.156	106.906	106.656
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	101.227	100.977	100.727
2.875	101.527	101.277	101.027
3.000	101.777	101.527	101.277
3.125	101.927	101.677	101.427
3.250	103.450	103.200	102.950
3.375	103.750	103.500	103.250
3.500	104.000	103.750	103.500
3.625	104.150	103.900	103.650
3.750	104.797	104.547	104.297
3.875	105.097	104.847	104.597
4.000	105.297	105.047	104.797
4.125	105.447	105.197	104.947
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 = 0.230

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	100.065	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	102.903	102.653	102.403
3.875	103.403	103.153	102.903
4.000	103.953	103.703	103.453
4.125	104.053	103.803	103.553
4.250	104.584	104.334	104.084
4.375	104.819	104.569	104.319
4.500	105.384	105.134	104.884
4.625	105.484	105.234	104.984
4.750	105.906	105.656	105.406
4.875	106.306	106.056	105.806
5.000	106.856	106.606	106.356
5.125	106.906	106.656	106.406
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	100.777	100.527	100.277
2.875	101.077	100.827	100.577
3.000	101.327	101.077	100.827
3.125	101.477	101.227	100.977
3.250	103.000	102.750	102.500
3.375	103.300	103.050	102.800
3.500	103.550	103.300	103.050
3.625	103.700	103.450	103.200
3.750	104.347	104.097	103.847
3.875	104.647	104.397	104.147
4.000	104.847	104.597	104.347
4.125	104.997	104.747	104.497
4.250	N/A	N/A	N/A
4.375	N/A	N/A	N/A
4.500	N/A	N/A	N/A
4.625	N/A	N/A	N/A
4.750	N/A	N/A	N/A

20 Year Government — Specialty Product

Rate	30 Day	45 Day	60 Day
3.250	99.815	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	102.653	102.403	102.153
3.875	103.153	102.903	102.653
4.000	103.703	103.453	103.203
4.125	103.803	103.553	103.303
4.250	104.334	104.084	103.834
4.375	104.569	104.319	104.069
4.500	105.134	104.884	104.634
4.625	105.234	104.984	104.734
4.750	105.656	105.406	105.156
4.875	106.056	105.806	105.556
5.000	106.606	106.356	106.106
5.125	106.656	106.406	106.156
5.250	N/A	N/A	N/A
5.375	N/A	N/A	N/A
5.500	N/A	N/A	N/A

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

Rate	30 Day	45 Day	60 Day
2.875	97.313	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 = 0.230

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	98.990	98.740	98.490
4.000	101.778	101.528	101.278
4.500	103.209	102.959	102.709
5.000	104.681	104.431	104.181

15 Year One Time Close "OTC" — Specialty Product

Rate	30 Day	45 Day	60 Day
3.000	99.693	99.443	99.193
3.500	101.916	101.666	101.416
4.000	103.213	102.963	102.713
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	5/28/2015	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

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DURP 30/25 Year

Rate	≤ 105% LTV 30 Day	≤ 105% LTV 45 Day	≤ 105% LTV 60 Day	> 105% LTV 30 Day	> 105% LTV 45 Day	> 105% LTV 60 Day
3.125	94.614	94.364	94.114	N/A	N/A	N/A
3.250	95.818	95.568	95.318	93.221	92.971	92.721
3.375	96.634	96.384	96.134	94.349	94.099	93.849
3.500	97.565	97.315	97.065	95.593	95.343	95.093
3.625	98.610	98.360	98.110	96.950	96.700	96.450
3.750	99.582	99.332	99.082	98.205	97.955	97.705
3.875	100.264	100.014	99.764	99.105	98.855	98.605
3.990	100.942	100.692	100.442	100.002	99.752	99.502
4.000	101.042	100.792	100.542	100.102	99.852	99.602
4.125	101.915	101.665	101.415	101.194	100.944	100.694
4.250	102.706	102.456	102.206	102.224	101.974	101.724
4.375	103.205	102.955	102.705	103.004	102.754	102.504
4.500	103.773	103.523	103.273	103.853	103.603	103.353
4.625	104.409	104.159	103.909	104.770	104.520	104.270
4.750	105.040	104.790	104.540	105.603	105.353	105.103
4.875	105.563	105.313	105.063	N/A	N/A	N/A
4.990	105.986	105.736	105.486	N/A	N/A	N/A
5.000	106.086	105.836	105.586	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	94.633	94.383	94.133	94.179	93.929	93.679
3.250	96.009	95.759	95.509	95.388	95.138	94.888
3.375	96.929	96.679	96.429	96.220	95.970	95.720
3.500	97.849	97.599	97.349	97.166	96.916	96.666
3.625	98.769	98.519	98.269	98.227	97.977	97.727
3.750	99.577	99.327	99.077	99.200	98.950	98.700
3.875	100.145	99.895	99.645	99.850	99.600	99.350
3.990	100.614	100.364	100.114	100.497	100.247	99.997
4.000	100.714	100.464	100.214	100.597	100.347	100.097
4.125	101.282	101.032	100.782	101.439	101.189	100.939
4.250	101.854	101.604	101.354	102.209	101.959	101.709
4.375	102.434	102.184	101.934	102.708	102.458	102.208
4.500	103.014	102.764	102.514	103.275	103.025	102.775
4.625	103.593	103.343	103.093	103.911	103.661	103.411
4.750	104.105	103.855	103.605	104.498	104.248	103.998
4.875	104.472	104.222	103.972	104.880	104.630	104.380
4.990	104.739	104.489	104.239	N/A	N/A	N/A
5.000	104.839	104.589	104.339	N/A	N/A	N/A

DURP 15 Year

Rate	≤ 105% LTV 30 Day	≤ 105% LTV 45 Day	≤ 105% LTV 60 Day	> 105% LTV 30 Day	> 105% LTV 45 Day	> 105% LTV 60 Day
2.250	94.072	93.822	93.572	N/A	N/A	N/A
2.375	95.475	95.225	94.975	N/A	N/A	N/A
2.500	96.879	96.629	96.379	93.282	93.032	92.782
2.625	97.799	97.549	97.299	94.401	94.151	93.901
2.750	98.324	98.074	97.824	95.239	94.989	94.739
2.875	98.947	98.697	98.447	96.174	95.924	95.674
2.990	99.569	99.319	99.069	97.109	96.859	96.609
3.000	99.669	99.419	99.169	97.209	96.959	96.709
3.125	100.267	100.017	99.767	98.055	97.805	97.555
3.250	100.755	100.505	100.255	98.730	98.480	98.230
3.375	101.335	101.085	100.835	99.497	99.247	98.997
3.500	102.007	101.757	101.507	100.357	100.107	99.857
3.625	102.524	102.274	102.024	101.013	100.763	100.513
3.750	102.883	102.633	102.383	101.465	101.215	100.965
3.875	103.290	103.040	102.790	101.966	101.716	101.466
3.990	103.646	103.396	103.146	102.416	102.166	101.916
4.000	103.746	103.496	103.246	102.516	102.266	102.016
4.125	104.225	103.975	103.725	103.089	102.839	102.589

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	93.434	93.184	92.934	N/A	N/A	N/A
2.375	94.876	94.626	94.376	N/A	N/A	N/A
2.500	96.319	96.069	95.819	93.082	92.832	92.582
2.625	97.322	97.072	96.822	94.201	93.951	93.701
2.750	97.920	97.670	97.420	95.039	94.789	94.539
2.875	98.519	98.269	98.019	95.974	95.724	95.474
2.990	99.017	98.767	98.517	96.909	96.659	96.409
3.000	99.117	98.867	98.617	97.009	96.759	96.509
3.125	99.635	99.385	99.135	97.855	97.605	97.355
3.250	100.080	99.830	99.580	98.530	98.280	98.030
3.375	100.526	100.276	100.026	99.297	99.047	98.797
3.500	100.971	100.721	100.471	100.157	99.907	99.657
3.625	101.384	101.134	100.884	100.813	100.563	100.313
3.750	101.767	101.517	101.267	101.265	101.015	100.765
3.875	102.149	101.899	101.649	101.766	101.516	101.266
3.990	102.432	102.182	101.932	102.216	101.966	101.716
4.000	102.532	102.282	102.032	102.316	102.066	101.816
4.125	102.915	102.665	102.415	102.889	102.639	102.389

Applicable for all mortgage with greater than 15 year terms

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

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

DU Refi Plus Adjusters

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

LTV Range

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

Refi Plus Mortgages with Subordinate Financing *

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

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

Loan Level Price Adjuster Caps

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

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Flood Certification = $10.00 | FHA ID# - 1358600006

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30/25 Year FNMA

Rate	30 day	45 day	60 day
2.990	94.310	94.060	94.035
3.000	94.360	94.110	94.085
3.125	95.764	95.514	95.489
3.250	96.968	96.718	96.693
3.375	97.784	97.534	97.509
3.500	98.715	98.465	98.440
3.625	99.760	99.510	99.485
3.750	100.732	100.482	100.457
3.875	101.414	101.164	101.139
3.990	102.142	101.892	101.867
4.000	102.192	101.942	101.917
4.125	103.065	102.815	102.790
4.250	103.856	103.606	103.581
4.375	104.355	104.105	104.080
4.500	104.923	104.673	104.648
4.625	105.559	105.309	105.284
4.750	106.190	105.940	105.915
4.875	106.713	106.463	106.438
4.990	107.186	106.936	106.911
5.000	107.236	106.986	106.961

20 Year FNMA

Rate	30 day	45 day	60 day
2.990	95.001	94.751	94.501
3.000	95.051	94.801	94.551
3.125	96.643	96.393	96.143
3.250	98.019	97.769	97.519
3.375	98.939	98.689	98.439
3.500	99.859	99.609	99.359
3.625	100.779	100.529	100.279
3.750	101.587	101.337	101.087
3.875	102.155	101.905	101.655
3.990	102.674	102.424	102.174
4.000	102.724	102.474	102.224
4.125	103.292	103.042	102.792
4.250	103.864	103.614	103.364
4.375	104.444	104.194	103.944
4.500	105.024	104.774	104.524
4.625	105.603	105.353	105.103
4.750	106.115	105.865	105.615
4.875	106.482	106.232	105.982
4.990	106.799	106.549	106.299
5.000	106.849	106.599	106.349

15 Year FNMA

Rate	30 day	45 day	60 day
2.000	#N/A	#N/A	#N/A
2.125	93.418	93.168	92.918
2.250	94.822	94.572	94.322
2.375	96.225	95.975	95.725
2.500	97.629	97.379	97.129
2.625	98.549	98.299	98.049
2.750	99.074	98.824	98.574
2.875	99.697	99.447	99.197
2.990	100.369	100.119	99.869
3.000	100.419	100.169	99.919
3.125	101.017	100.767	100.517
3.250	101.505	101.255	101.005
3.375	102.085	101.835	101.585
3.500	102.757	102.507	102.257
3.625	103.274	103.024	102.774
3.750	103.633	103.383	103.133
3.875	104.040	103.790	103.540
3.990	104.446	104.196	103.946
4.000	104.496	104.246	103.996
4.125	104.975	104.725	104.475

10 Year FNMA

Rate	30 day	45 day	60 day
2.000	N/A	N/A	N/A
2.125	94.001	93.751	93.501
2.250	95.444	95.194	94.944
2.375	96.886	96.636	96.386
2.500	98.329	98.079	97.829
2.625	99.332	99.082	98.832
2.750	99.930	99.680	99.430
2.875	100.529	100.279	100.029
2.990	101.077	100.827	100.577
3.000	101.127	100.877	100.627
3.125	101.645	101.395	101.145
3.250	102.090	101.840	101.590
3.375	102.536	102.286	102.036
3.500	102.981	102.731	102.481
3.625	103.394	103.144	102.894
3.750	103.777	103.527	103.277
3.875	104.159	103.909	103.659
3.990	104.492	104.242	103.992
4.000	104.542	104.292	104.042
4.125	104.925	104.675	104.425

30/25 Year HB FNMA

Rate	30 day	45 day	60 day
3.000	N/A	N/A	N/A
3.125	93.785	93.535	93.285
3.250	95.038	94.788	94.538
3.375	96.073	95.823	95.573
3.500	97.223	96.973	96.723
3.625	98.486	98.236	97.986
3.750	99.577	99.327	99.077
3.875	100.165	99.915	99.665
3.990	100.800	100.550	100.300
4.000	100.850	100.600	100.350
4.125	101.629	101.379	101.129
4.250	102.291	102.041	101.791
4.375	102.587	102.337	102.087
4.500	102.951	102.701	102.451
4.625	103.384	103.134	102.884
4.750	103.850	103.600	103.350
4.875	104.287	104.037	103.787
4.990	104.675	104.425	104.175
5.000	104.725	104.475	104.225
5.125	105.162	104.912	104.662

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	94.823	94.573	94.323
2.500	96.414	96.164	95.914
2.625	97.505	97.255	97.005
2.750	98.186	97.936	97.686
2.875	98.966	98.716	98.466
2.990	99.794	99.544	99.294
3.000	99.844	99.594	99.344
3.125	100.517	100.267	100.017
3.250	101.005	100.755	100.505
3.375	101.585	101.335	101.085
3.500	102.257	102.007	101.757
3.625	102.661	102.411	102.161
3.750	102.800	102.550	102.300
3.875	102.989	102.739	102.489
3.990	103.176	102.926	102.676
4.000	103.226	102.976	102.726
4.125	103.487	103.237	102.987

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](#)

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.: 6/29/2015
45 Day Lock Exp.: 7/13/2015
60 Day Lock Exp.: 7/27/2015

prices are subject to change without notice

W. Rate Sheet Dated: 5/28/2015 **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	94.514	94.264	94.014
3.375	95.718	95.468	95.218
3.500	96.534	96.284	96.034
3.625	97.465	97.215	96.965
3.750	98.510	98.260	98.010
3.875	99.482	99.232	98.982
4.000	100.164	99.914	99.664
4.125	100.942	100.692	100.442
4.250	101.815	101.565	101.315
4.375	102.606	102.356	102.106
4.500	103.105	102.855	102.605
4.625	103.673	103.423	103.173
4.750	104.309	104.059	103.809
4.875	104.940	104.690	104.440
5.000	105.463	105.213	104.963
5.125	105.986	105.736	105.486

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	93.708	93.458	93.208
3.500	94.734	94.484	94.234
3.625	95.874	95.624	95.374
3.750	97.129	96.879	96.629
3.875	98.282	98.032	97.782
4.000	98.863	98.613	98.363
4.125	99.540	99.290	99.040
4.250	100.312	100.062	99.812
4.375	101.019	100.769	100.519
4.500	101.310	101.060	100.810
4.625	101.669	101.419	101.169
4.750	102.096	101.846	101.596
4.875	102.565	102.315	102.065
5.000	103.002	102.752	102.502
5.125	103.440	103.190	102.940
5.250	103.877	103.627	103.377

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

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30 Day Lock Exp.: 6/29/2015
45 Day Lock Exp.: 7/13/2015
60 Day Lock Exp.: 7/27/2015

W. Rate Sheet Dated: 5/28/2015

Release Time: 10:00 AM ET

30/25 Year Open Access ≤ 105.00 LTV

Rate	30 day	45 day	60 day
3.250	95.847	95.597	95.347
3.375	96.790	96.540	96.290
3.500	97.804	97.554	97.304
3.625	98.755	98.505	98.255
3.750	99.512	99.262	99.012
3.875	100.233	99.983	99.733
4.000	101.129	100.879	100.629
4.125	101.948	101.698	101.448
4.250	102.607	102.357	102.107
4.375	103.162	102.912	102.662
4.500	103.718	103.468	103.218
4.625	104.511	104.261	104.011
4.750	105.136	104.886	104.636
4.875	105.683	105.433	105.183
5.000	105.943	105.693	105.443
5.125	106.714	106.464	106.214
5.250	107.305	107.055	106.805

30/25 Year Open Access > 105.00 LTV

Rate	30 day	45 day	60 day
3.250	95.847	95.597	95.347
3.375	96.853	96.603	96.353
3.500	97.867	97.617	97.367
3.625	98.818	98.568	98.318
3.750	99.575	99.325	99.075
3.875	100.296	100.046	99.796
4.000	101.692	101.442	101.192
4.125	102.511	102.261	102.011
4.250	103.170	102.920	102.670
4.375	103.725	103.475	103.225
4.500	105.156	104.906	104.656
4.625	105.949	105.699	105.449
4.750	106.574	106.324	106.074
4.875	107.121	106.871	106.621
5.000	108.381	108.131	107.881
5.125	109.152	108.902	108.652
5.250	109.743	109.493	109.243

20 Year Open Access ≤ 105.00 LTV

Rate	30 day	45 day	60 day
3.250	97.174	96.924	96.674
3.375	98.090	97.840	97.590
3.500	98.971	98.721	98.471
3.625	99.810	99.560	99.310
3.750	100.489	100.239	99.989
3.875	101.063	100.813	100.563
4.000	101.451	101.201	100.951
4.125	102.213	101.963	101.713
4.250	102.828	102.578	102.328
4.375	103.355	103.105	102.855
4.500	104.156	103.906	103.656
4.625	104.871	104.621	104.371
4.750	105.448	105.198	104.948
4.875	105.956	105.706	105.456
5.000	105.539	105.289	105.039
5.125	106.228	105.978	105.728
5.250	106.779	106.529	106.279

20 Year Open Access > 105.00 LTV

Rate	30 day	45 day	60 day
3.250	97.174	96.924	96.674
3.375	97.778	97.528	97.278
3.500	98.659	98.409	98.159
3.625	99.498	99.248	98.998
3.750	100.177	99.927	99.677
3.875	100.751	100.501	100.251
4.000	101.764	101.514	101.264
4.125	102.526	102.276	102.026
4.250	103.141	102.891	102.641
4.375	103.668	103.418	103.168
4.500	104.594	104.344	104.094
4.625	105.309	105.059	104.809
4.750	105.886	105.636	105.386
4.875	106.394	106.144	105.894
5.000	105.977	105.727	105.477
5.125	106.666	106.416	106.166
5.250	107.217	106.967	106.717

15 Year Open Access ≤ 105.00 LTV

Rate	30 day	45 day	60 day
2.250	95.887	95.637	95.387
2.375	96.612	96.362	96.112
2.500	97.336	97.086	96.836
2.625	97.979	97.729	97.479
2.750	98.550	98.300	98.050
2.875	99.041	98.791	98.541
3.000	99.737	99.487	99.237
3.125	100.327	100.077	99.827
3.250	100.840	100.590	100.340
3.375	101.532	101.282	101.032
3.500	102.168	101.918	101.668
3.625	102.718	102.468	102.218
3.750	103.216	102.966	102.716
3.875	103.711	103.461	103.211
4.000	103.928	103.678	103.428
4.125	104.467	104.217	103.967
4.250	104.943	104.693	104.443

15 Year Open Access > 105.00 LTV

Rate	30 day	45 day	60 day
2.250	95.887	95.637	95.387
2.375	94.487	94.237	93.987
2.500	95.211	94.961	94.711
2.625	95.854	95.604	95.354
2.750	96.425	96.175	95.925
2.875	98.604	98.354	98.104
3.000	99.300	99.050	98.800
3.125	99.890	99.640	99.390
3.250	100.403	100.153	99.903
3.375	101.470	101.220	100.970
3.500	102.106	101.856	101.606
3.625	102.656	102.406	102.156
3.750	103.154	102.904	102.654
3.875	103.961	103.711	103.461
4.000	104.178	103.928	103.678
4.125	104.717	104.467	104.217
4.250	105.193	104.943	104.693

Applicable for all mortgages with greater than 15 year terms

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

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

Open Access Mortgage with Subordinate Financing

LTV Range	TLTV Range	Credit Score < 720	Credit Score ≥ 720
≤ 65.00%	> 80% & ≤ 95%	-0.500	-0.250
> 65% & ≤ 75%	> 80% & ≤ 95%	-0.750	-0.500
> 75% & ≤ 80%	> 76% & ≤ 90%	-1.000	-0.750
> 75% & ≤ 80%	> 90% & ≤ 95%	-1.000	-0.750
> 80% & ≤ 90%	> 81% & ≤ 95%	-1.000	-0.500
> 90% & ≤ 95%	> 90% & ≤ 95%	-0.500	-0.250
Any	> 95%	-1.500	-1.500

LTV → / Product Feature ↓	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%	97.01 - 105.00%	> 105%
Investment Property	-1.750	-1.750	-1.750	-3.000	-3.750	-3.750	-3.750	-3.750	-3.750	-3.750
30 yr. High LTV	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.500	-1.000	-2.000
20/15 yr. High LTV	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.500	-1.000	-2.000
2-Unit Property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
3-4 Unit Property	-1.000	-1.000	-1.000	-1.000	-1.500	-2.000	-2.000	-2.000	-2.000	-2.000

Open Access Adjusters

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

Relief Refinance Mortgage Delivery Fee Cap

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

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

Lock Desk Policy

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Flood Certification = $10.00 | FHA ID# - 1358600006

Full Lock Desk Policy Can Be Found Here | AFR Guidelines

AMERICAN FINANCIAL RESOURCES, INC.
WHOLESALE MORTGAGE DIVISION

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

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

30 Day Lock Exp.: 6/29/2015
45 Day Lock Exp.: 7/13/2015
60 Day Lock Exp.: 7/27/2015

prices are subject to change without notice

W. Rate Sheet Dated: 5/28/2015

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	97.007	96.757	96.732
3.375	97.950	97.700	97.675
3.500	98.964	98.714	98.689
3.625	99.915	99.665	99.640
3.750	100.672	100.422	100.397
3.875	101.393	101.143	101.118
3.990	102.239	101.989	101.964
4.000	102.289	102.039	102.014
4.125	103.108	102.858	102.833
4.250	103.767	103.517	103.492
4.375	104.322	104.072	104.047
4.500	104.878	104.628	104.603
4.625	105.671	105.421	105.396
4.750	106.296	106.046	106.021
4.875	106.843	106.593	106.568
4.990	107.053	106.803	106.778
5.000	107.103	106.853	106.828
5.125	107.874	107.624	107.599
5.250	108.465	108.215	108.190

20 Year FHLMC			
Rate	30 day	45 day	60 day
3.125	N/A	N/A	N/A
3.250	98.434	98.184	97.934
3.375	99.350	99.100	98.850
3.500	100.231	99.981	99.731
3.625	101.070	100.820	100.570
3.750	101.749	101.499	101.249
3.875	102.323	102.073	101.823
3.990	102.661	102.411	102.161
4.000	102.711	102.461	102.211
4.125	103.473	103.223	102.973
4.250	104.088	103.838	103.588
4.375	104.615	104.365	104.115
4.500	105.416	105.166	104.916
4.625	106.131	105.881	105.631
4.750	106.708	106.458	106.208
4.875	107.216	106.966	106.716
4.990	106.749	106.499	106.249
5.000	106.799	106.549	106.299
5.125	107.488	107.238	106.988
5.250	108.039	107.789	107.539

15 Year FHLMC			
Rate	30 day	45 day	60 day
2.125	N/A	N/A	N/A
2.250	96.547	96.297	96.047
2.375	97.272	97.022	96.772
2.500	97.996	97.746	97.496
2.625	98.639	98.389	98.139
2.750	99.210	98.960	98.710
2.875	99.701	99.451	99.201
2.990	100.347	100.097	99.847
3.000	100.397	100.147	99.897
3.125	100.987	100.737	100.487
3.250	101.500	101.250	101.000
3.375	102.192	101.942	101.692
3.500	102.828	102.578	102.328
3.625	103.378	103.128	102.878
3.750	103.876	103.626	103.376
3.875	104.371	104.121	103.871
3.990	104.538	104.288	104.038
4.000	104.588	104.338	104.088
4.125	105.127	104.877	104.627
4.250	105.603	105.353	105.103

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

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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

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45 Day Lock Exp.: 7/13/2015
60 Day Lock Exp.: 7/27/2015

prices are subject to change without notice

W. Rate Sheet Dated: 5/28/2015 **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	97.007	96.757	96.732
3.375	97.950	97.700	97.675
3.500	98.964	98.714	98.689
3.625	99.915	99.665	99.640
3.750	100.672	100.422	100.397
3.875	101.393	101.143	101.118
3.990	102.239	101.989	101.964
4.000	102.289	102.039	102.014
4.125	103.108	102.858	102.833
4.250	103.767	103.517	103.492
4.375	104.322	104.072	104.047
4.500	104.878	104.628	104.603
4.625	105.671	105.421	105.396
4.750	106.296	106.046	106.021
4.875	106.843	106.593	106.568
4.990	107.053	106.803	106.778
5.000	107.103	106.853	106.828
5.125	107.874	107.624	107.599
5.250	108.465	108.215	108.190

20 Year FHLMC HP & HPA

Rate	30 day	45 day	60 day
3.125	N/A	N/A	N/A
3.250	98.434	98.184	97.934
3.375	99.350	99.100	98.850
3.500	100.231	99.981	99.731
3.625	101.070	100.820	100.570
3.750	101.749	101.499	101.249
3.875	102.323	102.073	101.823
3.990	102.661	102.411	102.161
4.000	102.711	102.461	102.211
4.125	103.473	103.223	102.973
4.250	104.088	103.838	103.588
4.375	104.615	104.365	104.115
4.500	105.416	105.166	104.916
4.625	106.131	105.881	105.631
4.750	106.708	106.458	106.208
4.875	107.216	106.966	106.716
4.990	106.749	106.499	106.249
5.000	106.799	106.549	106.299
5.125	107.488	107.238	106.988
5.250	108.039	107.789	107.539

15 Year FHLMC HP & HPA

Rate	30 day	45 day	60 day
2.125	N/A	N/A	N/A
2.250	96.547	96.297	96.047
2.375	97.272	97.022	96.772
2.500	97.996	97.746	97.496
2.625	98.639	98.389	98.139
2.750	99.210	98.960	98.710
2.875	99.701	99.451	99.201
2.990	100.347	100.097	99.847
3.000	100.397	100.147	99.897
3.125	100.987	100.737	100.487
3.250	101.500	101.250	101.000
3.375	102.192	101.942	101.692
3.500	102.828	102.578	102.328
3.625	103.378	103.128	102.878
3.750	103.876	103.626	103.376
3.875	104.371	104.121	103.871
3.990	104.538	104.288	104.038
4.000	104.588	104.338	104.088
4.125	105.127	104.877	104.627
4.250	105.603	105.353	105.103

Adjustments

Multi Unit

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

Feature Adjustments

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

All Loan Type Adjustments

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

Mortgages with Subordinate Financing

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

Super Conforming Mortgage

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

Home Possible Mortgage

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

Home Possible Advantage Mortgage

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

Lender Paid MI Adjustments (cumulative with above adjustments)

LPMI Adjust "All Properties but Manufactured and Multi Unit"

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

LPMI Adjust "Manufactured and Multi Unit"

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

Additional LPMI Premium Adjustments

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

* Does not apply in HI

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Flood Certification = $10.00 FHA ID# - 1358600006

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30 Day Lock Exp.: 6/29/2015
45 Day Lock Exp.: 7/13/2015
60 Day Lock Exp.: 7/27/2015

W. Rate Sheet Dated: 5/28/2015 **Release Time:** 10:00 AM ET

Non-Conforming 30 year Fixed
Max Price After Adjustments 101.750

Rate	30 day	45 day	60 day
3.750	97.935	97.795	97.654
3.875	98.810	98.670	98.529
4.000	99.466	99.326	99.185
4.125	100.091	99.951	99.810
4.250	100.685	100.545	100.404
4.375	101.185	101.045	100.904
4.500	101.685	101.545	101.404
4.625	102.154	102.014	101.873
4.750	102.404	102.264	102.123
4.875	102.654	102.514	102.373
5.000	102.873	102.733	102.592
5.125	103.092	102.952	102.811

Non-Conforming 15 year Fixed
Max Price After Adjustments 101.250

Rate	30 day	45 day	60 day
3.250	98.251	98.111	97.970
3.375	98.751	98.611	98.470
3.500	99.267	99.142	99.017
3.625	99.704	99.579	99.454
3.750	100.079	99.954	99.829
3.875	100.392	100.267	100.142
4.000	100.673	100.548	100.423
4.125	100.861	100.736	100.611
4.250	100.986	100.861	100.736
4.375	101.111	100.986	100.861
4.500	101.174	101.049	100.924
4.625	101.237	101.112	100.987

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

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	100.991
7.375	101.478	101.293
7.500	101.785	101.595
7.625	102.092	101.897
7.750	102.399	102.199
7.875	102.707	102.501
8.000	103.014	102.803
8.125	103.321	103.105
8.250	103.629	103.407
8.375	103.936	103.709

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	100.452	100.303
6.625	100.696	100.543
6.750	100.941	100.782
6.875	101.186	101.022
7.000	101.431	101.261
7.125	101.675	101.501
7.250	101.920	101.741
7.375	102.165	101.980
7.500	102.410	102.220
7.625	102.655	102.459
7.750	102.899	102.699
7.875	103.144	102.938
8.000	103.389	103.178
8.125	103.634	103.418

Access FICO / LTV Price Adjustments

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

Access Price Adjustments

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

Alt-Option Asset Inclusion Terms & Pricing

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	100.991
6.875	101.478	101.293
7.000	101.785	101.595
7.125	102.092	101.897
7.250	102.399	102.199
7.375	102.707	102.501
7.500	103.014	102.803
7.625	103.321	103.105
7.750	103.629	103.407
7.875	103.936	103.709

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

Asset 15 yr Fixed (AOAIP-15F)

Rate	30 day	45 day
5.875	100.207	100.063
6.000	100.452	100.303
6.125	100.696	100.543
6.250	100.941	100.782
6.375	101.186	101.022
6.500	101.431	101.261
6.625	101.675	101.501
6.750	101.920	101.741
6.875	102.165	101.980
7.000	102.410	102.220
7.125	102.655	102.459
7.250	102.899	102.699
7.375	103.144	102.938
7.500	103.389	103.178
7.625	103.634	103.418

Asset FICO / LTV Price Adjustments

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

Asset Price Adjustments

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

Lock Desk Policy

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

Flood Certification = $10.00 FHA ID# - 1358600006

Full Lock Desk Policy Can Be Found Here AFR Guidelines

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: 5/28/2015 **Release Time:** 10:00 AM ET

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

Alt-Option Ratio Terms & Pricing

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

Ratio 30 yr Fixed (AORP-30F)

Rate	30 day	45 day
6.125	99.634	99.480
6.250	99.941	99.782
6.375	100.248	100.084
6.500	100.556	100.386
6.625	100.863	100.688
6.750	101.170	100.991
6.875	101.478	101.293
7.000	101.785	101.595
7.125	102.092	101.897
7.250	102.399	102.199
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Ratio 15 yr Fixed (AORP-15F)

Rate	30 day	45 day
5.875	100.207	100.063
6.000	100.452	100.303
6.125	100.696	100.543
6.250	100.941	100.782
6.375	101.186	101.022
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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	100.991
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7.625	103.321	103.105
7.750	103.629	103.407
7.875	103.936	103.709

Income 15 yr Fixed (AOIP-15F)

Rate	30 day	45 day
5.875	100.207	100.207
6.000	100.452	100.452
6.125	100.696	100.696
6.250	100.941	100.941
6.375	101.186	101.186
6.500	101.431	101.431
6.625	101.675	101.675
6.750	101.920	101.920
6.875	102.165	102.165
7.000	102.410	102.410
7.125	102.655	102.655
7.250	102.899	102.899
7.375	103.144	103.144
7.500	103.389	103.389
7.625	103.634	103.634

Income FICO / LTV Price Adjustments

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

Income Price Adjustments

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

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Flood Certification = $10.00 FHA ID# - 1358600006

Full Lock Desk Policy Can Be Found Here | AFR Guidelines