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: 6/1/2015
Release Time: 10:00 AM ET

30 Day Lock Exp.: 7/1/2015
45 Day Lock Exp.: 7/16/2015
60 Day Lock Exp.: 7/31/2015

STANDARD GOVERNMENT PRODUCT

30/25 Year Government Standard Product

Rate	30 Day	45 Day	60 Day
3.250	100.815	100.565	100.315
3.375	101.115	100.865	100.615
3.500	101.915	101.665	101.415
3.625	102.015	101.765	101.515
3.750	103.575	103.325	103.075
3.875	104.075	103.825	103.575
4.000	104.625	104.375	104.125
4.125	104.725	104.475	104.225
4.250	105.225	104.975	104.725
4.375	105.460	105.210	104.960
4.500	106.025	105.775	105.525
4.625	106.125	105.875	105.625
4.750	106.516	106.266	106.016
4.875	106.916	106.666	106.416
5.000	107.466	107.216	106.966
5.125	107.516	107.266	107.016
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	100.565	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	103.325	103.075	102.825
3.875	103.825	103.575	103.325
4.000	104.375	104.125	103.875
4.125	104.475	104.225	103.975
4.250	104.975	104.725	104.475
4.375	105.210	104.960	104.710
4.500	105.775	105.525	105.275
4.625	105.875	105.625	105.375
4.750	106.266	106.016	105.766
4.875	106.666	106.416	106.166
5.000	107.216	106.966	106.716
5.125	107.266	107.016	106.766
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	101.446	101.196	100.946
2.875	101.746	101.496	101.246
3.000	101.996	101.746	101.496
3.125	102.146	101.896	101.646
3.250	103.629	103.379	103.129
3.375	103.929	103.679	103.429
3.500	104.179	103.929	103.679
3.625	104.329	104.079	103.829
3.750	104.957	104.707	104.457
3.875	105.257	105.007	104.757
4.000	105.457	105.207	104.957
4.125	105.607	105.357	105.107
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	100.315	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	103.075	102.825	102.575
3.875	103.575	103.325	103.075
4.000	104.125	103.875	103.625
4.125	104.225	103.975	103.725
4.250	104.725	104.475	104.225
4.375	104.960	104.710	104.460
4.500	105.525	105.275	105.025
4.625	105.625	105.375	105.125
4.750	106.016	105.766	105.516
4.875	106.416	106.166	105.916
5.000	106.966	106.716	106.466
5.125	107.016	106.766	106.516
5.250	N/A	N/A	N/A
5.375	N/A	N/A	N/A
5.500	N/A	N/A	N/A

20 Year Government Specialty Product

Rate	30 Day	45 Day	60 Day
3.250	100.065	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	102.825	102.575	102.325
3.875	103.325	103.075	102.825
4.000	103.875	103.625	103.375
4.125	103.975	103.725	103.475
4.250	104.475	104.225	103.975
4.375	104.710	104.460	104.210
4.500	105.275	105.025	104.775
4.625	105.375	105.125	104.875
4.750	105.766	105.516	105.266
4.875	106.166	105.916	105.666
5.000	106.716	106.466	106.216
5.125	106.766	106.516	106.266
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	100.996	100.746	100.496
2.875	101.296	101.046	100.796
3.000	101.546	101.296	101.046
3.125	101.696	101.446	101.196
3.250	103.179	102.929	102.679
3.375	103.479	103.229	102.979
3.500	103.729	103.479	103.229
3.625	103.879	103.629	103.379
3.750	104.507	104.257	104.007
3.875	104.807	104.557	104.307
4.000	105.007	104.757	104.507
4.125	105.157	104.907	104.657
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 = 0.230

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	99.240	98.990	98.740
4.000	101.950	101.700	101.450
4.500	103.350	103.100	102.850
5.000	104.791	104.541	104.291

15 Year One Time Close "OTC" Specialty Product

Rate	30 Day	45 Day	60 Day
3.000	99.912	99.662	99.412
3.500	102.095	101.845	101.595
4.000	103.373	103.123	102.873
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

$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	6/1/2015	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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60 Day Lock Exp.: 7/31/2015

DURP 30/25 Year

Rate	≤ 105% LTV 30 Day	≤ 105% LTV 45 Day	≤ 105% LTV 60 Day	> 105% LTV 30 Day	> 105% LTV 45 Day	> 105% LTV 60 Day
3.125	94.794	94.544	94.294	N/A	N/A	N/A
3.250	95.997	95.747	95.497	93.399	93.149	92.899
3.375	96.799	96.549	96.299	94.514	94.264	94.014
3.500	97.714	97.464	97.214	95.741	95.491	95.241
3.625	98.741	98.491	98.241	97.081	96.831	96.581
3.750	99.700	99.450	99.200	98.323	98.073	97.823
3.875	100.382	100.132	99.882	99.223	98.973	98.723
3.990	101.059	100.809	100.559	100.119	99.869	99.619
4.000	101.159	100.909	100.659	100.219	99.969	99.719
4.125	102.032	101.782	101.532	101.311	101.061	100.811
4.250	102.824	102.574	102.324	102.342	102.092	101.842
4.375	103.328	103.078	102.828	103.127	102.877	102.627
4.500	103.900	103.650	103.400	103.980	103.730	103.480
4.625	104.541	104.291	104.041	104.902	104.652	104.402
4.750	105.171	104.921	104.671	N/A	N/A	N/A
4.875	105.681	105.431	105.181	N/A	N/A	N/A
4.990	106.090	105.840	105.590	N/A	N/A	N/A
5.000	106.190	105.940	105.690	N/A	N/A	N/A

DURP 20 Year

Rate	≤ 105% LTV 30 Day	≤ 105% LTV 45 Day	≤ 105% LTV 60 Day	> 105% LTV 30 Day	> 105% LTV 45 Day	> 105% LTV 60 Day
2.990	93.132	92.882	92.632	92.884	92.634	92.384
3.000	93.232	92.982	92.732	92.984	92.734	92.484
3.125	94.819	94.569	94.319	94.391	94.141	93.891
3.250	96.182	95.932	95.682	95.598	95.348	95.098
3.375	97.070	96.820	96.570	96.416	96.166	95.916
3.500	97.958	97.708	97.458	97.346	97.096	96.846
3.625	98.847	98.597	98.347	98.389	98.139	97.889
3.750	99.635	99.385	99.135	99.349	99.099	98.849
3.875	100.211	99.961	99.711	99.999	99.749	99.499
3.990	100.686	100.436	100.186	100.646	100.396	100.146
4.000	100.786	100.536	100.286	100.746	100.496	100.246
4.125	101.362	101.112	100.862	101.587	101.337	101.087
4.250	101.943	101.693	101.443	102.356	102.106	101.856
4.375	102.536	102.286	102.036	102.853	102.603	102.353
4.500	103.128	102.878	102.628	103.418	103.168	102.918
4.625	103.720	103.470	103.220	104.050	103.800	103.550
4.750	104.236	103.986	103.736	104.629	104.379	104.129
4.875	104.589	104.339	104.089	104.997	104.747	104.497

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	94.275	94.025	93.775	N/A	N/A	N/A
2.375	95.683	95.433	95.183	N/A	N/A	N/A
2.500	97.091	96.841	96.591	93.494	93.244	92.994
2.625	98.016	97.766	97.516	94.619	94.369	94.119
2.750	98.547	98.297	98.047	95.462	95.212	94.962
2.875	99.178	98.928	98.678	96.406	96.156	95.906
2.990	99.809	99.559	99.309	97.349	97.099	96.849
3.000	99.909	99.659	99.409	97.449	97.199	96.949
3.125	100.500	100.250	100.000	98.288	98.038	97.788
3.250	100.963	100.713	100.463	98.938	98.688	98.438
3.375	101.514	101.264	101.014	99.676	99.426	99.176
3.500	102.152	101.902	101.652	100.502	100.252	100.002
3.625	102.643	102.393	102.143	101.132	100.882	100.632
3.750	102.985	102.735	102.485	101.568	101.318	101.068
3.875	103.373	103.123	102.873	102.049	101.799	101.549
3.990	103.706	103.456	103.206	102.476	102.226	101.976
4.000	103.806	103.556	103.306	102.576	102.326	102.076
4.125	104.262	104.012	103.762	N/A	N/A	N/A

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	93.637	93.387	93.137	N/A	N/A	N/A
2.375	95.084	94.834	94.584	N/A	N/A	N/A
2.500	96.531	96.281	96.031	93.294	93.044	92.794
2.625	97.541	97.291	97.041	94.419	94.169	93.919
2.750	98.146	97.896	97.646	95.262	95.012	94.762
2.875	98.752	98.502	98.252	96.206	95.956	95.706
2.990	99.257	99.007	98.757	97.149	96.899	96.649
3.000	99.357	99.107	98.857	97.249	96.999	96.749
3.125	99.864	99.614	99.364	98.088	97.838	97.588
3.250	100.280	100.030	99.780	98.738	98.488	98.238
3.375	100.696	100.446	100.196	99.476	99.226	98.976
3.500	101.112	100.862	100.612	100.302	100.052	99.802
3.625	101.501	101.251	101.001	100.932	100.682	100.432
3.750	101.864	101.614	101.364	101.368	101.118	100.868
3.875	102.227	101.977	101.727	101.849	101.599	101.349
3.990	102.491	102.241	101.991	102.276	102.026	101.776
4.000	102.591	102.341	102.091	102.376	102.126	101.876
4.125	102.954	102.704	102.454	N/A	N/A	N/A

Applicable for all mortgage with greater than 15 year terms

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

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

DU Refi Plus Adjusters

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

LTV Range

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

Refi Plus Mortgages with Subordinate Financing *

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

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

Loan Level Price Adjuster Caps

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

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Flood Certification = $10.00 — FHA ID# - 1358600006

Full Lock Desk Policy Can Be Found Here — AFR Guidelines

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30/25 Year FNMA

Rate	30 day	45 day	60 day
2.990	94.487	94.237	94.212
3.000	94.537	94.287	94.262
3.125	95.944	95.694	95.669
3.250	97.147	96.897	96.872
3.375	97.949	97.699	97.674
3.500	98.864	98.614	98.589
3.625	99.891	99.641	99.616
3.750	100.850	100.600	100.575
3.875	101.532	101.282	101.257
3.990	102.259	102.009	101.984
4.000	102.309	102.059	102.034
4.125	103.182	102.932	102.907
4.250	103.974	103.724	103.699
4.375	104.478	104.228	104.203
4.500	105.050	104.800	104.775
4.625	105.691	105.441	105.416
4.750	106.321	106.071	106.046
4.875	106.831	106.581	106.556
4.990	107.290	107.040	107.015
5.000	107.340	107.090	107.065

20 Year FNMA

Rate	30 day	45 day	60 day
2.750	N/A	N/A	N/A
2.875	N/A	N/A	N/A
2.990	95.192	94.942	94.692
3.000	95.242	94.992	94.742
3.125	96.829	96.579	96.329
3.250	98.192	97.942	97.692
3.375	99.080	98.830	98.580
3.500	99.968	99.718	99.468
3.625	100.857	100.607	100.357
3.750	101.645	101.395	101.145
3.875	102.221	101.971	101.721
3.990	102.746	102.496	102.246
4.000	102.796	102.546	102.296
4.125	103.372	103.122	102.872
4.250	103.953	103.703	103.453
4.375	104.546	104.296	104.046
4.500	105.138	104.888	104.638
4.625	105.730	105.480	105.230
4.750	106.246	105.996	105.746
4.875	106.599	106.349	106.099

15 Year FNMA

Rate	30 day	45 day	60 day
2.000	#N/A	#N/A	#N/A
2.125	93.617	93.367	93.117
2.250	95.025	94.775	94.525
2.375	96.433	96.183	95.933
2.500	97.841	97.591	97.341
2.625	98.766	98.516	98.266
2.750	99.297	99.047	98.797
2.875	99.928	99.678	99.428
2.990	100.609	100.359	100.109
3.000	100.659	100.409	100.159
3.125	101.250	101.000	100.750
3.250	101.713	101.463	101.213
3.375	102.264	102.014	101.764
3.500	102.902	102.652	102.402
3.625	103.393	103.143	102.893
3.750	103.735	103.485	103.235
3.875	104.123	103.873	103.623
3.990	104.506	104.256	104.006
4.000	104.556	104.306	104.056
4.125	105.012	104.762	104.512

10 Year FNMA

Rate	30 day	45 day	60 day
2.000	N/A	N/A	N/A
2.125	94.200	93.950	93.700
2.250	95.647	95.397	95.147
2.375	97.094	96.844	96.594
2.500	98.541	98.291	98.041
2.625	99.551	99.301	99.051
2.750	100.156	99.906	99.656
2.875	100.762	100.512	100.262
2.990	101.317	101.067	100.817
3.000	101.367	101.117	100.867
3.125	101.874	101.624	101.374
3.250	102.290	102.040	101.790
3.375	102.706	102.456	102.206
3.500	103.122	102.872	102.622
3.625	103.511	103.261	103.011
3.750	103.874	103.624	103.374
3.875	104.237	103.987	103.737
3.990	104.551	104.301	104.051
4.000	104.601	104.351	104.101
4.125	104.964	104.714	104.464

30/25 Year HB FNMA

Rate	30 day	45 day	60 day
3.000	N/A	N/A	N/A
3.125	93.997	93.747	93.497
3.250	95.248	94.998	94.748
3.375	96.269	96.019	95.769
3.500	97.403	97.153	96.903
3.625	98.649	98.399	98.149
3.750	99.727	99.477	99.227
3.875	100.314	100.064	99.814
3.990	100.948	100.698	100.448
4.000	100.998	100.748	100.498
4.125	101.777	101.527	101.277
4.250	102.438	102.188	101.938
4.375	102.732	102.482	102.232
4.500	103.094	102.844	102.594
4.625	103.523	103.273	103.023
4.750	103.981	103.731	103.481
4.875	104.405	104.155	103.905
4.990	104.778	104.528	104.278
5.000	104.828	104.578	104.328
5.125	105.252	105.002	104.752

15 Year HB FNMA

Rate	30 day	45 day	60 day
2.000	N/A	N/A	N/A
2.125	N/A	N/A	N/A
2.250	N/A	N/A	N/A
2.375	95.031	94.781	94.531
2.500	96.626	96.376	96.126
2.625	97.723	97.473	97.223
2.750	98.410	98.160	97.910
2.875	99.197	98.947	98.697
2.990	100.034	99.784	99.534
3.000	100.084	99.834	99.584
3.125	100.750	100.500	100.250
3.250	101.213	100.963	100.713
3.375	101.764	101.514	101.264
3.500	102.402	102.152	101.902
3.625	102.780	102.530	102.280
3.750	102.903	102.653	102.403
3.875	103.072	102.822	102.572
3.990	103.236	102.986	102.736
4.000	103.286	103.036	102.786
4.125	103.523	103.273	103.023

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

prices are subject to change without notice

30 Day Lock Exp.: 7/1/2015
45 Day Lock Exp.: 7/16/2015
60 Day Lock Exp.: 7/31/2015

W. Rate Sheet Dated: 6/1/2015 **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	93.319	93.069	92.819
3.250	94.726	94.476	94.226
3.375	95.928	95.678	95.428
3.500	96.730	96.480	96.230
3.625	97.645	97.395	97.145
3.750	98.673	98.423	98.173
3.875	99.632	99.382	99.132
4.000	100.313	100.063	99.813
4.125	101.091	100.841	100.591
4.250	101.963	101.713	101.463
4.375	102.753	102.503	102.253
4.500	103.250	103.000	102.750
4.625	103.815	103.565	103.315
4.750	104.447	104.197	103.947
4.875	105.071	104.821	104.571
5.000	105.581	105.331	105.081
5.125	106.090	105.840	105.590

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	93.888	93.638	93.388
3.500	94.900	94.650	94.400
3.625	96.025	95.775	95.525
3.750	97.262	97.012	96.762
3.875	98.401	98.151	97.901
4.000	98.981	98.731	98.481
4.125	99.657	99.407	99.157
4.250	100.428	100.178	99.928
4.375	101.137	100.887	100.637
4.500	101.432	101.182	100.932
4.625	101.796	101.546	101.296
4.750	102.228	101.978	101.728
4.875	102.697	102.447	102.197
5.000	103.121	102.871	102.621
5.125	103.544	103.294	103.044
5.250	103.968	103.718	103.468

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

AMERICAN FINANCIAL RESOURCES, INC.
WHOLESALE MORTGAGE DIVISION

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prices are subject to change without notice

W. Rate Sheet Dated: 6/1/2015

Release Time: 10:00 AM ET

30 Day Lock Exp.: 7/1/2015
45 Day Lock Exp.: 7/16/2015
60 Day Lock Exp.: 7/31/2015

30/25 Year Open Access ≤ 105.00 LTV

Rate	30 day	45 day	60 day
3.250	96.086	95.836	95.586
3.375	97.049	96.799	96.549
3.500	98.063	97.813	97.563
3.625	99.012	98.762	98.512
3.750	99.758	99.508	99.258
3.875	100.475	100.225	99.975
4.000	101.367	101.117	100.867
4.125	102.184	101.934	101.684
4.250	102.830	102.580	102.330
4.375	103.382	103.132	102.882
4.500	103.889	103.639	103.389
4.625	104.680	104.430	104.180
4.750	105.293	105.043	104.793
4.875	105.839	105.589	105.339
5.000	105.969	105.719	105.469
5.125	106.737	106.487	106.237
5.250	107.318	107.068	106.818

30/25 Year Open Access > 105.00 LTV

Rate	30 day	45 day	60 day
3.250	96.086	95.836	95.586
3.375	97.112	96.862	96.612
3.500	98.126	97.876	97.626
3.625	99.075	98.825	98.575
3.750	99.821	99.571	99.321
3.875	100.538	100.288	100.038
4.000	101.930	101.680	101.430
4.125	102.747	102.497	102.247
4.250	103.393	103.143	102.893
4.375	103.945	103.695	103.445
4.500	105.327	105.077	104.827
4.625	106.118	105.868	105.618
4.750	106.731	106.481	106.231
4.875	107.277	107.027	106.777
5.000	108.407	108.157	107.907
5.125	109.175	108.925	108.675
5.250	109.756	109.506	109.256

20 Year Open Access ≤ 105.00 LTV

Rate	30 day	45 day	60 day
3.250	97.397	97.147	96.897
3.375	98.314	98.064	97.814
3.500	99.194	98.944	98.694
3.625	100.032	99.782	99.532
3.750	100.701	100.451	100.201
3.875	101.272	101.022	100.772
4.000	101.748	101.498	101.248
4.125	102.508	102.258	102.008
4.250	103.113	102.863	102.613
4.375	103.638	103.388	103.138
4.500	104.369	104.119	103.869
4.625	105.083	104.833	104.583
4.750	105.651	105.401	105.151
4.875	106.158	105.908	105.658
5.000	105.623	105.373	105.123
5.125	106.311	106.061	105.811
5.250	106.853	106.603	106.353

20 Year Open Access > 105.00 LTV

Rate	30 day	45 day	60 day
3.250	97.397	97.147	96.897
3.375	98.002	97.752	97.502
3.500	98.882	98.632	98.382
3.625	99.720	99.470	99.220
3.750	100.389	100.139	99.889
3.875	100.960	100.710	100.460
4.000	102.061	101.811	101.561
4.125	102.821	102.571	102.321
4.250	103.426	103.176	102.926
4.375	103.951	103.701	103.451
4.500	104.807	104.557	104.307
4.625	105.521	105.271	105.021
4.750	106.089	105.839	105.589
4.875	106.596	106.346	106.096
5.000	106.061	105.811	105.561
5.125	106.749	106.499	106.249
5.250	107.291	107.041	106.791

15 Year Open Access ≤ 105.00 LTV

Rate	30 day	45 day	60 day
2.250	96.172	95.922	95.672
2.375	96.897	96.647	96.397
2.500	97.621	97.371	97.121
2.625	98.259	98.009	97.759
2.750	98.831	98.581	98.331
2.875	99.292	99.042	98.792
3.000	99.987	99.737	99.487
3.125	100.571	100.321	100.071
3.250	101.082	100.832	100.582
3.375	101.702	101.452	101.202
3.500	102.336	102.086	101.836
3.625	102.880	102.630	102.380
3.750	103.377	103.127	102.877
3.875	103.871	103.621	103.371
4.000	104.030	103.780	103.530
4.125	104.564	104.314	104.064
4.250	105.038	104.788	104.538

15 Year Open Access > 105.00 LTV

Rate	30 day	45 day	60 day
2.250	96.172	95.922	95.672
2.375	94.772	94.522	94.272
2.500	95.496	95.246	94.996
2.625	96.134	95.884	95.634
2.750	96.706	96.456	96.206
2.875	98.855	98.605	98.355
3.000	99.550	99.300	99.050
3.125	100.134	99.884	99.634
3.250	100.645	100.395	100.145
3.375	101.640	101.390	101.140
3.500	102.274	102.024	101.774
3.625	102.818	102.568	102.318
3.750	103.315	103.065	102.815
3.875	104.121	103.871	103.621
4.000	104.280	104.030	103.780
4.125	104.814	104.564	104.314
4.250	105.288	105.038	104.788

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

prices are subject to change without notice

W. Rate Sheet Dated: 6/1/2015
Release Time: 10:00 AM ET

30 Day Lock Exp.: 7/1/2015
45 Day Lock Exp.: 7/16/2015
60 Day Lock Exp.: 7/31/2015

30/25 Year FHLMC

Rate	30 day	45 day	60 day
3.125	N/A	N/A	N/A
3.250	97.246	96.996	96.971
3.375	98.209	97.959	97.934
3.500	99.223	98.973	98.948
3.625	100.172	99.922	99.897
3.750	100.918	100.668	100.643
3.875	101.635	101.385	101.360
3.990	102.477	102.227	102.202
4.000	102.527	102.277	102.252
4.125	103.344	103.094	103.069
4.250	103.990	103.740	103.715
4.375	104.542	104.292	104.267
4.500	105.049	104.799	104.774
4.625	105.840	105.590	105.565
4.750	106.453	106.203	106.178
4.875	106.999	106.749	106.724
4.990	107.079	106.829	106.804
5.000	107.129	106.879	106.854
5.125	107.897	107.647	107.622
5.250	108.478	108.228	108.203

20 Year FHLMC

Rate	30 day	45 day	60 day
3.125	N/A	N/A	N/A
3.250	98.657	98.407	98.157
3.375	99.574	99.324	99.074
3.500	100.454	100.204	99.954
3.625	101.292	101.042	100.792
3.750	101.961	101.711	101.461
3.875	102.532	102.282	102.032
3.990	102.958	102.708	102.458
4.000	103.008	102.758	102.508
4.125	103.768	103.518	103.268
4.250	104.373	104.123	103.873
4.375	104.898	104.648	104.398
4.500	105.629	105.379	105.129
4.625	106.343	106.093	105.843
4.750	106.911	106.661	106.411
4.875	107.418	107.168	106.918
4.990	106.833	106.583	106.333
5.000	106.883	106.633	106.383
5.125	107.571	107.321	107.071
5.250	108.113	107.863	107.613

15 Year FHLMC

Rate	30 day	45 day	60 day
2.125	N/A	N/A	N/A
2.250	96.832	96.582	96.332
2.375	97.557	97.307	97.057
2.500	98.281	98.031	97.781
2.625	98.919	98.669	98.419
2.750	99.491	99.241	98.991
2.875	99.952	99.702	99.452
2.990	100.597	100.347	100.097
3.000	100.647	100.397	100.147
3.125	101.231	100.981	100.731
3.250	101.742	101.492	101.242
3.375	102.362	102.112	101.862
3.500	102.996	102.746	102.496
3.625	103.540	103.290	103.040
3.750	104.037	103.787	103.537
3.875	104.531	104.281	104.031
3.990	104.640	104.390	104.140
4.000	104.690	104.440	104.190
4.125	105.224	104.974	104.724
4.250	105.698	105.448	105.198

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

Super Conforming Mortgage

LTV	≤ 75.00%	75.01 - 80.00%	> 80.00%
Purchase & No Cash-Out Refi	0.000	0.000	0.000
Cash-Out Refi	-1.000	N/A	N/A

All Loan Type Adjustments

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

Lender Paid MI Adjustments (cumulative with above adjustments)

LPMI Adjust Term > 20 yr & All Manuf.

LTV → / FICO ↓	≤ 85.00%	85.01 - 90.00%	90.01 - 95.00%
≥ 740	-0.990	-1.370	-2.150
720 - 739	-1.120	-1.720	-2.350
680 - 719	-1.330	-2.170	-3.290

LPMI Adjust Term ≤ 20 yr

LTV → / FICO ↓	≤ 85.00%	85.01 - 90.00%	90.01 - 95.00%
≥ 740	-0.880	-1.100	-1.650
720 - 739	-1.050	-1.370	-2.170
680 - 719	-1.190	-1.540	-2.940

Additional LPMI Premium Adjustments

Product Feature	FICO ≥ 740	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

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W. Rate Sheet Dated: 6/1/2015
Release Time: 10:00 AM ET

30 Day Lock Exp.: 7/1/2015
45 Day Lock Exp.: 7/16/2015
60 Day Lock Exp.: 7/31/2015

30/25 Year FHLMC HP & HPA

Rate	30 day	45 day	60 day
3.125	N/A	N/A	N/A
3.250	97.246	96.996	96.971
3.375	98.209	97.959	97.934
3.500	99.223	98.973	98.948
3.625	100.172	99.922	99.897
3.750	100.918	100.668	100.643
3.875	101.635	101.385	101.360
3.990	102.477	102.227	102.202
4.000	102.527	102.277	102.252
4.125	103.344	103.094	103.069
4.250	103.990	103.740	103.715
4.375	104.542	104.292	104.267
4.500	105.049	104.799	104.774
4.625	105.840	105.590	105.565
4.750	106.453	106.203	106.178
4.875	106.999	106.749	106.724
4.990	107.079	106.829	106.804
5.000	107.129	106.879	106.854
5.125	107.897	107.647	107.622
5.250	108.478	108.228	108.203

20 Year FHLMC HP & HPA

Rate	30 day	45 day	60 day
3.125	N/A	N/A	N/A
3.250	98.657	98.407	98.157
3.375	99.574	99.324	99.074
3.500	100.454	100.204	99.954
3.625	101.292	101.042	100.792
3.750	101.961	101.711	101.461
3.875	102.532	102.282	102.032
3.990	102.958	102.708	102.458
4.000	103.008	102.758	102.508
4.125	103.768	103.518	103.268
4.250	104.373	104.123	103.873
4.375	104.898	104.648	104.398
4.500	105.629	105.379	105.129
4.625	106.343	106.093	105.843
4.750	106.911	106.661	106.411
4.875	107.418	107.168	106.918
4.990	106.833	106.583	106.333
5.000	106.883	106.633	106.383
5.125	107.571	107.321	107.071
5.250	108.113	107.863	107.613

15 Year FHLMC HP & HPA

Rate	30 day	45 day	60 day
2.125	N/A	N/A	N/A
2.250	96.832	96.582	96.332
2.375	97.557	97.307	97.057
2.500	98.281	98.031	97.781
2.625	98.919	98.669	98.419
2.750	99.491	99.241	98.991
2.875	99.952	99.702	99.452
2.990	100.597	100.347	100.097
3.000	100.647	100.397	100.147
3.125	101.231	100.981	100.731
3.250	101.742	101.492	101.242
3.375	102.362	102.112	101.862
3.500	102.996	102.746	102.496
3.625	103.540	103.290	103.040
3.750	104.037	103.787	103.537
3.875	104.531	104.281	104.031
3.990	104.640	104.390	104.140
4.000	104.690	104.440	104.190
4.125	105.224	104.974	104.724
4.250	105.698	105.448	105.198

Adjustments

Multi Unit

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

Mortgages with Subordinate Financing

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

Feature Adjustments

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

Super Conforming Mortgage

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

All Loan Type Adjustments

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

Home Possible Mortgage

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

Home Possible Advantage Mortgage

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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W. Rate Sheet Dated: 6/1/2015 **Release Time:** 10:00 AM ET

30 Day Lock Exp.: 7/1/2015
45 Day Lock Exp.: 7/16/2015
60 Day Lock Exp.: 7/31/2015

Non-Conforming 30 year Fixed
Max Price After Adjustments 101.750

Rate	30 day	45 day	60 day
3.750	98.208	98.068	97.927
3.875	98.864	98.724	98.583
4.000	99.489	99.349	99.208
4.125	100.083	99.943	99.802
4.250	100.583	100.443	100.302
4.375	101.083	100.943	100.802
4.500	101.552	101.412	101.271
4.625	101.802	101.662	101.521
4.750	102.052	101.912	101.771
4.875	102.271	102.131	101.990
5.000	102.490	102.350	102.209
5.125	102.709	102.569	102.428

Non-Conforming 15 year Fixed
Max Price After Adjustments 101.250

Rate	30 day	45 day	60 day
3.250	98.366	98.226	98.085
3.375	98.866	98.726	98.585
3.500	99.382	99.257	99.132
3.625	99.819	99.694	99.569
3.750	100.194	100.069	99.944
3.875	100.507	100.382	100.257
4.000	100.788	100.663	100.538
4.125	100.976	100.851	100.726
4.250	101.101	100.976	100.851
4.375	101.226	101.101	100.976
4.500	101.289	101.164	101.039
4.625	101.352	101.227	101.102

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	-1.500	N/A
DTI > 40	0.000	0.000	0.000	-0.125	-0.125
No Escrow	-0.100	-0.100	-0.100	-0.100	-0.100
Purchase	0.250	0.250	0.250	0.375	0.375
Extension Options	-0.018 per calendar day				

* Please see High Reserve Guidelines

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45 Day Lock Exp.: 7/16/2015

W. Rate Sheet Dated: 6/1/2015 **Release Time:** 10:00 AM ET

Alt-Option Access Terms & Pricing

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

Access 30 yr Fixed (AOAP-30F)		
Rate	30 day	45 day
6.625	99.634	99.480
6.750	99.941	99.782
6.875	100.248	100.084
7.000	100.556	100.386
7.125	100.863	100.688
7.250	101.170	100.990
7.375	101.477	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						
	LTV RATIOS					
FICO	≤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						
	LTV RATIOS					
FICO	≤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: 6/1/2015 **Release Time:** 10:00 AM ET

30 Day Lock Exp.: 7/1/2015
45 Day Lock Exp.: 7/16/2015

Alt-Option Ratio Terms & Pricing

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

Ratio 30 yr Fixed (AORP-30F)

Rate	30 day	45 day
6.125	99.634	99.480
6.250	99.941	99.782
6.375	100.248	100.084
6.500	100.556	100.386
6.625	100.863	100.688
6.750	101.170	100.990
6.875	101.477	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

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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7.250	102.899	102.699
7.375	103.144	102.938
7.500	103.389	103.178
7.625	103.634	103.417

Ratio FICO / LTV Price Adjustments

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

Ratio Price Adjustments

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

Alt-Option Income Terms & Pricing

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

Income 30 yr Fixed (AOIP-30F)

Rate	30 day	45 day
6.125	99.634	99.480
6.250	99.941	99.782
6.375	100.248	100.084
6.500	100.556	100.386
6.625	100.863	100.688
6.750	101.170	100.990
6.875	101.477	101.292
7.000	101.785	101.595
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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

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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