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.: 7/6/2015
45 Day Lock Exp.: 7/20/2015
60 Day Lock Exp.: 8/3/2015

prices are subject to change without notice

W. Rate Sheet Dated: 6/3/2015
Release Time: 12:15 PM ET

STANDARD GOVERNMENT PRODUCT

30/25 Year Government Standard Product

Rate	30 Day	45 Day	60 Day
3.250	99.153	98.903	98.653
3.375	99.453	99.203	98.953
3.500	100.253	100.003	99.753
3.625	100.353	100.103	99.853
3.750	102.256	102.006	101.756
3.875	102.756	102.506	102.256
4.000	103.306	103.056	102.806
4.125	103.406	103.156	102.906
4.250	104.375	104.125	103.875
4.375	104.610	104.360	104.110
4.500	105.175	104.925	104.675
4.625	105.275	105.025	104.775
4.750	105.978	105.728	105.478
4.875	106.378	106.128	105.878
5.000	106.928	106.678	106.428
5.125	106.978	106.728	106.478
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	98.903	98.653	98.403
3.375	99.203	98.953	98.703
3.500	100.003	99.753	99.503
3.625	100.103	99.853	99.603
3.750	102.006	101.756	101.506
3.875	102.506	102.256	102.006
4.000	103.056	102.806	102.556
4.125	103.156	102.906	102.656
4.250	104.125	103.875	103.625
4.375	104.360	104.110	103.860
4.500	104.925	104.675	104.425
4.625	105.025	104.775	104.525
4.750	105.728	105.478	105.228
4.875	106.128	105.878	105.628
5.000	106.678	106.428	106.178
5.125	106.728	106.478	106.228
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	100.424	100.174	99.924
2.875	100.724	100.474	100.224
3.000	100.974	100.724	100.474
3.125	101.124	100.874	100.624
3.250	102.744	102.494	102.244
3.375	103.044	102.794	102.544
3.500	103.294	103.044	102.794
3.625	103.444	103.194	102.944
3.750	104.357	104.107	103.857
3.875	104.657	104.407	104.157
4.000	104.857	104.607	104.357
4.125	105.007	104.757	104.507
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	97.953	97.703	97.453
3.000	98.203	97.953	97.703
3.125	98.303	98.053	97.803
3.250	100.078	99.828	99.578
3.375	100.328	100.078	99.828
Margin = 2.250		Index = 0.260	

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	98.653	98.403	98.153
3.375	98.953	98.703	98.453
3.500	99.753	99.503	99.253
3.625	99.853	99.603	99.353
3.750	101.756	101.506	101.256
3.875	102.256	102.006	101.756
4.000	102.806	102.556	102.306
4.125	102.906	102.656	102.406
4.250	103.875	103.625	103.375
4.375	104.110	103.860	103.610
4.500	104.675	104.425	104.175
4.625	104.775	104.525	104.275
4.750	105.478	105.228	104.978
4.875	105.878	105.628	105.378
5.000	106.428	106.178	105.928
5.125	106.478	106.228	105.978
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	98.403	98.153	97.903
3.375	98.703	98.453	98.203
3.500	99.503	99.253	99.003
3.625	99.603	99.353	99.103
3.750	101.506	101.256	101.006
3.875	102.006	101.756	101.506
4.000	102.556	102.306	102.056
4.125	102.656	102.406	102.156
4.250	103.625	103.375	103.125
4.375	103.860	103.610	103.360
4.500	104.425	104.175	103.925
4.625	104.525	104.275	104.025
4.750	105.228	104.978	104.728
4.875	105.628	105.378	105.128
5.000	106.178	105.928	105.678
5.125	106.228	105.978	105.728
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	99.974	99.724	99.474
2.875	100.274	100.024	99.774
3.000	100.524	100.274	100.024
3.125	100.674	100.424	100.174
3.250	102.294	102.044	101.794
3.375	102.594	102.344	102.094
3.500	102.844	102.594	102.344
3.625	102.994	102.744	102.494
3.750	103.907	103.657	103.407
3.875	104.207	103.957	103.707
4.000	104.407	104.157	103.907
4.125	104.557	104.307	104.057
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	97.213	96.963	96.713
3.000	97.463	97.213	96.963
3.125	97.563	97.313	97.063
3.250	99.338	99.088	98.838
3.375	99.588	99.338	99.088
Margin = 2.250		Index = 0.260	

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	97.578	97.328	97.078
4.000	100.631	100.381	100.131
4.500	102.500	102.250	102.000
5.000	104.253	104.003	103.753

15 Year One Time Close "OTC" Specialty Product

Rate	30 Day	45 Day	60 Day
3.000	98.890	98.640	98.390
3.500	101.210	100.960	100.710
4.000	102.773	102.523	102.273
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	6/3/2015	4.750%

American Financial Resources, Inc. - Announcements

The OTC program is not available for TF clients.

15 Day Locks are now Available for Broker Loans in an **Approved** status. To Price it out, you will need to improve the 30 day price by 15 bps. Lock Requests must be submitted using AFR's Manual Lock Request Form!

Lock Desk Policy

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

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

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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
3.250	94.086	93.836	93.586	N/A	N/A	N/A
3.375	94.972	94.722	94.472	92.687	92.437	92.187
3.500	95.937	95.687	95.437	93.965	93.715	93.465
3.625	96.981	96.731	96.481	95.321	95.071	94.821
3.750	97.993	97.743	97.493	96.616	96.366	96.116
3.875	98.837	98.587	98.337	97.678	97.428	97.178
3.990	99.616	99.366	99.116	98.676	98.426	98.176
4.000	99.716	99.466	99.216	98.776	98.526	98.276
4.125	100.630	100.380	100.130	99.909	99.659	99.409
4.250	101.463	101.213	100.963	100.981	100.731	100.481
4.375	102.087	101.837	101.587	101.886	101.636	101.386
4.500	102.765	102.515	102.265	102.845	102.595	102.345
4.625	103.496	103.246	102.996	103.858	103.608	103.358
4.750	104.197	103.947	103.697	104.760	104.510	104.260
4.875	104.754	104.504	104.254	105.348	105.098	104.848
4.990	105.212	104.962	104.712	N/A	N/A	N/A
5.000	105.312	105.062	104.812	N/A	N/A	N/A
5.125	105.869	105.619	105.369	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
3.250	94.260	94.010	93.760	93.656	93.406	93.156
3.375	95.208	94.958	94.708	94.558	94.308	94.058
3.500	96.156	95.906	95.656	95.539	95.289	95.039
3.625	97.104	96.854	96.604	96.598	96.348	96.098
3.750	97.962	97.712	97.462	97.611	97.361	97.111
3.875	98.628	98.378	98.128	98.423	98.173	97.923
3.990	99.195	98.945	98.695	99.171	98.921	98.671
4.000	99.295	99.045	98.795	99.271	99.021	98.771
4.125	99.962	99.712	99.462	100.154	99.904	99.654
4.250	100.635	100.385	100.135	100.966	100.716	100.466
4.375	101.323	101.073	100.823	101.590	101.340	101.090
4.500	102.010	101.760	101.510	102.267	102.017	101.767
4.625	102.698	102.448	102.198	102.999	102.749	102.499
4.750	103.291	103.041	102.791	103.655	103.405	103.155
4.875	103.684	103.434	103.184	104.071	103.821	103.571
4.990	103.977	103.727	103.477	N/A	N/A	N/A
5.000	104.077	103.827	103.577	104.488	104.238	103.988
5.125	104.471	104.221	103.971	104.905	104.655	104.405

DURP 15 Year

Rate	≤ 105% LTV 30 Day	≤ 105% LTV 45 Day	≤ 105% LTV 60 Day	> 105% LTV 30 Day	> 105% LTV 45 Day	> 105% LTV 60 Day
2.250	93.221	92.971	92.721	N/A	N/A	N/A
2.375	94.636	94.386	94.136	N/A	N/A	N/A
2.500	96.051	95.801	95.551	92.453	92.203	91.953
2.625	96.990	96.740	96.490	93.592	93.342	93.092
2.750	97.527	97.277	97.027	94.442	94.192	93.942
2.875	98.138	97.888	97.638	95.366	95.116	94.866
2.990	98.722	98.472	98.222	96.262	96.012	95.762
3.000	98.822	98.572	98.322	96.362	96.112	95.862
3.125	99.470	99.220	98.970	97.258	97.008	96.758
3.250	100.065	99.815	99.565	98.040	97.790	97.540
3.375	100.685	100.435	100.185	98.848	98.598	98.348
3.500	101.330	101.080	100.830	99.680	99.430	99.180
3.625	101.830	101.580	101.330	100.319	100.069	99.819
3.750	102.214	101.964	101.714	100.797	100.547	100.297
3.875	102.649	102.399	102.149	101.325	101.075	100.825
3.990	103.036	102.786	102.536	101.806	101.556	101.306
4.000	103.136	102.886	102.636	101.906	101.656	101.406
4.125	103.647	103.397	103.147	102.511	102.261	102.011

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	92.582	92.332	92.082	N/A	N/A	N/A
2.375	94.037	93.787	93.537	N/A	N/A	N/A
2.500	95.491	95.241	94.991	92.253	92.003	91.753
2.625	96.497	96.247	95.997	93.392	93.142	92.892
2.750	97.091	96.841	96.591	94.242	93.992	93.742
2.875	97.685	97.435	97.185	95.166	94.916	94.666
2.990	98.179	97.929	97.679	96.062	95.812	95.562
3.000	98.279	98.029	97.779	96.162	95.912	95.662
3.125	98.812	98.562	98.312	97.058	96.808	96.558
3.250	99.291	99.041	98.791	97.840	97.590	97.340
3.375	99.770	99.520	99.270	98.648	98.398	98.148
3.500	100.249	99.999	99.749	99.480	99.230	98.980
3.625	100.692	100.442	100.192	100.119	99.869	99.619
3.750	101.103	100.853	100.603	100.597	100.347	100.097
3.875	101.514	101.264	101.014	101.125	100.875	100.625
3.990	101.824	101.574	101.324	101.606	101.356	101.106
4.000	101.924	101.674	101.424	101.706	101.456	101.206
4.125	102.335	102.085	101.835	102.311	102.061	101.811

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

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

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60 Day Lock Exp.: 8/3/2015

30/25 Year FNMA

Rate	30 day	45 day	60 day
3.000	N/A	N/A	N/A
3.125	94.004	93.754	93.729
3.250	95.236	94.986	94.961
3.375	96.122	95.872	95.847
3.500	97.087	96.837	96.812
3.625	98.131	97.881	97.856
3.750	99.143	98.893	98.868
3.875	99.987	99.737	99.712
3.990	100.816	100.566	100.541
4.000	100.866	100.616	100.591
4.125	101.780	101.530	101.505
4.250	102.613	102.363	102.338
4.375	103.237	102.987	102.962
4.500	103.915	103.665	103.640
4.625	104.646	104.396	104.371
4.750	105.347	105.097	105.072
4.875	105.904	105.654	105.629
4.990	106.412	106.162	106.137
5.000	106.462	106.212	106.187
5.125	107.019	106.769	106.744

20 Year FNMA

Rate	30 day	45 day	60 day
3.000	N/A	N/A	N/A
3.125	94.883	94.633	94.383
3.250	96.270	96.020	95.770
3.375	97.218	96.968	96.718
3.500	98.166	97.916	97.666
3.625	99.114	98.864	98.614
3.750	99.972	99.722	99.472
3.875	100.638	100.388	100.138
3.990	101.255	101.005	100.755
4.000	101.305	101.055	100.805
4.125	101.972	101.722	101.472
4.250	102.645	102.395	102.145
4.375	103.333	103.083	102.833
4.500	104.020	103.770	103.520
4.625	104.708	104.458	104.208
4.750	105.301	105.051	104.801
4.875	105.694	105.444	105.194
4.990	106.037	105.787	105.537
5.000	106.087	105.837	105.587
5.125	106.481	106.231	105.981

15 Year 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	93.971	93.721	93.471
2.375	95.386	95.136	94.886
2.500	96.801	96.551	96.301
2.625	97.740	97.490	97.240
2.750	98.277	98.027	97.777
2.875	98.888	98.638	98.388
2.990	99.522	99.272	99.022
3.000	99.572	99.322	99.072
3.125	100.220	99.970	99.720
3.250	100.815	100.565	100.315
3.375	101.435	101.185	100.935
3.500	102.080	101.830	101.580
3.625	102.580	102.330	102.080
3.750	102.964	102.714	102.464
3.875	103.399	103.149	102.899
3.990	103.836	103.586	103.336
4.000	103.886	103.636	103.386
4.125	104.397	104.147	103.897

10 Year 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	94.592	94.342	94.092
2.375	96.047	95.797	95.547
2.500	97.501	97.251	97.001
2.625	98.507	98.257	98.007
2.750	99.101	98.851	98.601
2.875	99.695	99.445	99.195
2.990	100.239	99.989	99.739
3.000	100.289	100.039	99.789
3.125	100.822	100.572	100.322
3.250	101.301	101.051	100.801
3.375	101.780	101.530	101.280
3.500	102.259	102.009	101.759
3.625	102.702	102.452	102.202
3.750	103.113	102.863	102.613
3.875	103.524	103.274	103.024
3.990	103.884	103.634	103.384
4.000	103.934	103.684	103.434
4.125	104.345	104.095	103.845

30/25 Year HB FNMA

Rate	30 day	45 day	60 day
3.125	N/A	N/A	N/A
3.250	N/A	N/A	N/A
3.375	94.411	94.161	93.911
3.500	95.595	95.345	95.095
3.625	96.857	96.607	96.357
3.750	97.988	97.738	97.488
3.875	98.738	98.488	98.238
3.990	99.473	99.223	98.973
4.000	99.523	99.273	99.023
4.125	100.344	100.094	99.844
4.250	101.048	100.798	100.548
4.375	101.469	101.219	100.969
4.500	101.944	101.694	101.444
4.625	102.472	102.222	101.972
4.750	103.007	102.757	102.507
4.875	103.479	103.229	102.979
4.990	103.900	103.650	103.400
5.000	103.950	103.700	103.450
5.125	104.421	104.171	103.921
5.250	104.893	104.643	104.393

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	93.983	93.733	93.483
2.500	95.586	95.336	95.086
2.625	96.696	96.446	96.196
2.750	97.390	97.140	96.890
2.875	98.157	97.907	97.657
2.990	98.947	98.697	98.447
3.000	98.997	98.747	98.497
3.125	99.720	99.470	99.220
3.250	100.315	100.065	99.815
3.375	100.935	100.685	100.435
3.500	101.580	101.330	101.080
3.625	101.967	101.717	101.467
3.750	102.132	101.882	101.632
3.875	102.348	102.098	101.848
3.990	102.566	102.316	102.066
4.000	102.616	102.366	102.116
4.125	102.909	102.659	102.409

Adjustments

Applicable for all mortgages with greater than 15 year terms

LTV → FICO ↓	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%
≥ 740	0.250	0.000	0.000	-0.250	-0.250	-0.250	-0.250	-0.250
720 - 739	0.250	0.000	-0.250	-0.500	-0.500	-0.500	-0.500	-0.500
700 - 719	0.250	-0.500	-0.750	-1.000	-1.000	-1.000	-1.000	-1.000
680 - 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	-1.000
660 - 679	0.000	-1.000	-2.000	-2.500	-2.750	-2.250	-2.250	-1.750
640 - 659	-0.500	-1.250	-2.500	-3.000	-3.250	-2.750	-2.750	-2.250
620 - 639	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.000
< 620 *	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.250

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

All Loan Type Adjustments

Adjusters	All Terms
NY	-0.250
AZ, CA, FL, GA, LA, MA, NJ, NV, UT	-0.150
Escrow Waiver	-0.250
Loan Amount Adjusters	**All Terms**
$0 - $74,999	-2.000
$75,000 - $124,999	-0.750
$125,000 - $199,999	-0.375
$200,000 - $417,000	0.000
FNMA HomeStyle Renovation	-1.000
Extension Options	-0.018 per calendar day

LTV → Product Feature ↓	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%
High-LTV	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.500
Investment Property	-1.750	-1.750	-1.750	-3.000	-3.750	N/A	N/A	N/A
Manufactured	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A
2-Unit Property	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A	N/A
3-4 Unit Property	-1.000	-1.000	-1.000	N/A	N/A	N/A	N/A	N/A
Condo > 15 year	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750
High Balance C/O Refi	-1.000	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Cash-Out Refinance

LTV → FICO ↓	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%
≥ 740	0.000	-0.250	-0.250	-0.500	-0.625
720 - 739	0.000	-0.625	-0.625	-0.750	-1.500
700 - 719	0.000	-0.625	-0.625	-0.750	-1.500
680 - 699	0.000	-0.750	-0.750	-1.375	-2.500
660 - 679	-0.250	-0.750	-0.750	-1.500	-2.500
640 - 659	-0.250	-1.250	-1.250	-2.250	-3.000
620 - 639	-0.250	-1.250	-1.250	-2.750	-3.000
< 620	-1.250	-2.250	-2.250	-2.750	-3.000

80.01-85.00% Only available with DU v. 9.1

Mortgages with Subordinate Financing *

LTV Range	CLTV Range	Non Interest-Only LLPA Credit Score < 720	Non Interest-Only LLPA Credit Score ≥ 720
≤ 65.00%	80.01 - 95.00%	-0.500	-0.250
65.01 - 75.00%	80.01 - 95.00%	-0.750	-0.500
75.01 - 95.00%	90.01 - 95.00%	-1.000	-0.750
75.01 - 90.00%	76.01 - 90.00%	-1.000	-0.750
≤ 95.00%	95.01 - 97.00%	-1.500	-1.500

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

Lender Paid MI Adjustments (cumulative with above adjustments)

LPMI Adjust Term > 20 yr & All Manuf.

LTV → FICO ↓	≤ 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%
≥ 740	-0.990	-1.370	-2.150	-3.080
720 - 739	-1.120	-1.720	-2.350	-3.080
680 - 719	-1.330	-2.170	-3.290	-3.850

LPMI Adjust Term ≤ 20 yr

LTV → FICO ↓	≤ 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%
≥ 740	-0.880	-1.100	-1.650	-3.080
720 - 739	-1.050	-1.370	-2.170	-3.080
680 - 719	-1.190	-1.540	-2.940	-3.850

Additional LPMI Premium Adjustments

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

*** Does not apply in HI**

Lock Desk Policy

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

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

AMERICAN FINANCIAL RESOURCES, INC.
WHOLESALE MORTGAGE DIVISION

AFR Wholesale's Website | AFR Rate Sheet Archive

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

prices are subject to change without notice

30 Day Lock Exp.: 7/6/2015
45 Day Lock Exp.: 7/20/2015
60 Day Lock Exp.: 8/3/2015

W. Rate Sheet Dated: 6/3/2015 **Release Time: 12:15 PM ET**

FNMA 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	93.986	93.736	93.486
3.500	94.872	94.622	94.372
3.625	95.837	95.587	95.337
3.750	96.881	96.631	96.381
3.875	97.893	97.643	97.393
4.000	98.737	98.487	98.237
4.125	99.616	99.366	99.116
4.250	100.530	100.280	100.030
4.375	101.363	101.113	100.863
4.500	101.987	101.737	101.487
4.625	102.665	102.415	102.165
4.750	103.397	103.147	102.897
4.875	104.097	103.847	103.597
5.000	104.654	104.404	104.154
5.125	105.212	104.962	104.712
5.250	105.769	105.519	105.269

FNMA HB MCM 30 Year

Note Rate	30 Day	45 Day	60 Day
3.000	N/A	N/A	N/A
3.125	N/A	N/A	N/A
3.250	N/A	N/A	N/A
3.375	N/A	N/A	N/A
3.500	N/A	N/A	N/A
3.625	94.246	93.996	93.746
3.750	95.502	95.252	95.002
3.875	96.679	96.429	96.179
4.000	97.426	97.176	96.926
4.125	98.208	97.958	97.708
4.250	99.026	98.776	98.526
4.375	99.766	99.516	99.266
4.500	100.182	99.932	99.682
4.625	100.653	100.403	100.153
4.750	101.177	100.927	100.677
4.875	101.720	101.470	101.220
5.000	102.191	101.941	101.691
5.125	102.662	102.412	102.162
5.250	103.133	102.883	102.633
5.375	103.605	103.355	103.105

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

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.: 7/6/2015
45 Day Lock Exp.: 7/20/2015
60 Day Lock Exp.: 8/3/2015

prices are subject to change without notice

W. Rate Sheet Dated: 6/3/2015

Release Time: 12:15 PM ET

30/25 Year Open Access ≤ 105.00 LTV

Rate	30 day	45 day	60 day
3.250	94.329	94.079	93.829
3.375	95.224	94.974	94.724
3.500	96.255	96.005	95.755
3.625	97.228	96.978	96.728
3.750	98.001	97.751	97.501
3.875	98.977	98.727	98.477
4.000	99.899	99.649	99.399
4.125	100.750	100.500	100.250
4.250	101.427	101.177	100.927
4.375	102.004	101.754	101.504
4.500	102.861	102.611	102.361
4.625	103.679	103.429	103.179
4.750	104.315	104.065	103.815
4.875	104.882	104.632	104.382
5.000	105.396	105.146	104.896
5.125	106.185	105.935	105.685
5.250	106.783	106.533	106.283

30/25 Year Open Access > 105.00 LTV

Rate	30 day	45 day	60 day
3.250	94.329	94.079	93.829
3.375	95.287	95.037	94.787
3.500	96.318	96.068	95.818
3.625	97.291	97.041	96.791
3.750	98.064	97.814	97.564
3.875	99.040	98.790	98.540
4.000	100.462	100.212	99.962
4.125	101.313	101.063	100.813
4.250	101.990	101.740	101.490
4.375	102.567	102.317	102.067
4.500	104.299	104.049	103.799
4.625	105.117	104.867	104.617
4.750	105.753	105.503	105.253
4.875	106.320	106.070	105.820
5.000	107.834	107.584	107.334
5.125	108.623	108.373	108.123
5.250	109.221	108.971	108.721

20 Year Open Access ≤ 105.00 LTV

Rate	30 day	45 day	60 day
3.250	95.790	95.540	95.290
3.375	96.717	96.467	96.217
3.500	97.612	97.362	97.112
3.625	98.468	98.218	97.968
3.750	99.159	98.909	98.659
3.875	99.755	99.505	99.255
4.000	100.511	100.261	100.011
4.125	101.296	101.046	100.796
4.250	101.923	101.673	101.423
4.375	102.468	102.218	101.968
4.500	103.429	103.179	102.929
4.625	104.162	103.912	103.662
4.750	104.748	104.498	104.248
4.875	105.271	105.021	104.771
5.000	105.056	104.806	104.556
5.125	105.760	105.510	105.260
5.250	106.316	106.066	105.816

20 Year Open Access > 105.00 LTV

Rate	30 day	45 day	60 day
3.250	95.790	95.540	95.290
3.375	96.405	96.155	95.905
3.500	97.300	97.050	96.800
3.625	98.156	97.906	97.656
3.750	98.847	98.597	98.347
3.875	99.443	99.193	98.943
4.000	100.824	100.574	100.324
4.125	101.609	101.359	101.109
4.250	102.236	101.986	101.736
4.375	102.781	102.531	102.281
4.500	103.867	103.617	103.367
4.625	104.600	104.350	104.100
4.750	105.186	104.936	104.686
4.875	105.709	105.459	105.209
5.000	105.494	105.244	104.994
5.125	106.198	105.948	105.698
5.250	106.754	106.504	106.254

15 Year Open Access ≤ 105.00 LTV

Rate	30 day	45 day	60 day
2.250	95.052	94.802	94.552
2.375	95.783	95.533	95.283
2.500	96.513	96.263	96.013
2.625	97.158	96.908	96.658
2.750	97.738	97.488	97.238
2.875	98.291	98.041	97.791
3.000	98.995	98.745	98.495
3.125	99.592	99.342	99.092
3.250	100.132	99.882	99.632
3.375	100.810	100.560	100.310
3.500	101.460	101.210	100.960
3.625	102.019	101.769	101.519
3.750	102.526	102.276	102.026
3.875	103.031	102.781	102.531
4.000	103.446	103.196	102.946
4.125	103.991	103.741	103.491
4.250	104.477	104.227	103.977

15 Year Open Access > 105.00 LTV

Rate	30 day	45 day	60 day
2.250	95.052	94.802	94.552
2.375	93.658	93.408	93.158
2.500	94.388	94.138	93.888
2.625	95.033	94.783	94.533
2.750	95.613	95.363	95.113
2.875	97.854	97.604	97.354
3.000	98.558	98.308	98.058
3.125	99.155	98.905	98.655
3.250	99.695	99.445	99.195
3.375	100.748	100.498	100.248
3.500	101.398	101.148	100.898
3.625	101.957	101.707	101.457
3.750	102.464	102.214	101.964
3.875	103.281	103.031	102.781
4.000	103.696	103.446	103.196
4.125	104.241	103.991	103.741
4.250	104.727	104.477	104.227

Applicable for all mortgages with greater than 15 year terms

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

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

Open Access Mortgage with Subordinate Financing

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

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

Open Access Adjusters

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

Relief Refinance Mortgage Delivery Fee Cap

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

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

Lock Desk Policy

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

Flood Certification = $10.00   FHA ID# - 1358600006

Full Lock Desk Policy Can Be Found Here   AFR Guidelines

AMERICAN FINANCIAL RESOURCES, INC.
WHOLESALE MORTGAGE DIVISION

[AFR Wholesale's Website](#) [AFR Rate Sheet Archive](#)

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

prices are subject to change without notice

W. Rate Sheet Dated: 6/3/2015

Release Time: 12:15 PM ET

30 Day Lock Exp.: 7/6/2015
45 Day Lock Exp.: 7/20/2015
60 Day Lock Exp.: 8/3/2015

30/25 Year FHLMC

Rate	30 day	45 day	60 day
3.125	N/A	N/A	N/A
3.250	95.489	95.239	95.214
3.375	96.384	96.134	96.109
3.500	97.415	97.165	97.140
3.625	98.388	98.138	98.113
3.750	99.161	98.911	98.886
3.875	100.137	99.887	99.862
3.990	101.009	100.759	100.734
4.000	101.059	100.809	100.784
4.125	101.910	101.660	101.635
4.250	102.587	102.337	102.312
4.375	103.164	102.914	102.889
4.500	104.021	103.771	103.746
4.625	104.839	104.589	104.564
4.750	105.475	105.225	105.200
4.875	106.042	105.792	105.767
4.990	106.506	106.256	106.231
5.000	106.556	106.306	106.281
5.125	107.345	107.095	107.070
5.250	107.943	107.693	107.668

20 Year FHLMC

Rate	30 day	45 day	60 day
3.125	N/A	N/A	N/A
3.250	97.050	96.800	96.550
3.375	97.977	97.727	97.477
3.500	98.872	98.622	98.372
3.625	99.728	99.478	99.228
3.750	100.419	100.169	99.919
3.875	101.015	100.765	100.515
3.990	101.721	101.471	101.221
4.000	101.771	101.521	101.271
4.125	102.556	102.306	102.056
4.250	103.183	102.933	102.683
4.375	103.728	103.478	103.228
4.500	104.689	104.439	104.189
4.625	105.422	105.172	104.922
4.750	106.008	105.758	105.508
4.875	106.531	106.281	106.031
4.990	106.266	106.016	105.766
5.000	106.316	106.066	105.816
5.125	107.020	106.770	106.520
5.250	107.576	107.326	107.076

15 Year FHLMC

Rate	30 day	45 day	60 day
2.125	N/A	N/A	N/A
2.250	95.712	95.462	95.212
2.375	96.443	96.193	95.943
2.500	97.173	96.923	96.673
2.625	97.818	97.568	97.318
2.750	98.398	98.148	97.898
2.875	98.951	98.701	98.451
2.990	99.605	99.355	99.105
3.000	99.655	99.405	99.155
3.125	100.252	100.002	99.752
3.250	100.792	100.542	100.292
3.375	101.470	101.220	100.970
3.500	102.120	101.870	101.620
3.625	102.679	102.429	102.179
3.750	103.186	102.936	102.686
3.875	103.691	103.441	103.191
3.990	104.056	103.806	103.556
4.000	104.106	103.856	103.606
4.125	104.651	104.401	104.151
4.250	105.137	104.887	104.637

Adjustments

Applicable for all mortgages with greater than 15 year terms

LTV → / FICO ↓	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	> 85.00%
≥ 740	0.250	0.000	0.000	-0.250	-0.250	-0.250
720 - 739	0.250	0.000	-0.250	-0.500	-0.500	-0.500
700 - 719	0.250	-0.500	-0.750	-1.000	-1.000	-1.000
680 - 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250
660 - 679	0.000	-1.000	-2.250	-2.750	-2.750	-2.250
640 - 659	-0.500	-1.250	-2.750	-3.000	-3.250	-2.750
620 - 639	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250
< 620 *	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250

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

Cash-Out Refinance

LTV → / FICO ↓	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%
≥ 740	0.000	-0.250	-0.250	-0.500
720 - 739	0.000	-0.625	-0.625	-0.750
700 - 719	0.000	-0.625	-0.625	-0.750
680 - 699	0.000	-0.750	-0.750	-1.375
660 - 679	-0.250	-0.750	-0.750	-1.500
640 - 659	-0.250	-1.250	-1.250	-2.250
620 - 639	-0.250	-1.250	-1.250	-2.750
< 620	-1.250	-2.250	-2.250	-2.750

Feature Adjustments

LTV	> 75.00 %		
Condo (Excl 15 yr. & Home Possible)	-0.750		
LTV	≤ 75%	>75%-80%	> 80%
Investment Property	-1.750	-3.000	-3.750
LTV	All		
Manufactured Home	-1.000		

Mortgages with Subordinate Financing

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

Multi Unit

LTV → / Units ↓	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.01%	> 90.00%
2-Unit	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
3-4 Unit	-1.000	-1.000	-1.000	-1.000	-1.500	-2.000	-2.000

All Loan Type Adjustments

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

Super Conforming Mortgage

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

Lender Paid MI Adjustments (cumulative with above adjustments)

LPMI Adjust Term > 20 yr & All Manuf.

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

LPMI Adjust Term ≤ 20 yr

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

Additional LPMI Premium Adjustments

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

* Does not apply in HI

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Flood Certification = $10.00 FHA ID# - 1358600006

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AMERICAN FINANCIAL RESOURCES, INC.
WHOLESALE MORTGAGE DIVISION

W. Rate Sheet Dated: 6/3/2015

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prices are subject to change without notice
Release Time: 12:15 PM ET

30 Day Lock Exp.: 7/6/2015
45 Day Lock Exp.: 7/20/2015
60 Day Lock Exp.: 8/3/2015

30/25 Year FHLMC HP & HPA

Rate	30 day	45 day	60 day
3.125	N/A	N/A	N/A
3.250	95.489	95.239	95.214
3.375	96.384	96.134	96.109
3.500	97.415	97.165	97.140
3.625	98.388	98.138	98.113
3.750	99.161	98.911	98.886
3.875	100.137	99.887	99.862
3.990	101.009	100.759	100.734
4.000	101.059	100.809	100.784
4.125	101.910	101.660	101.635
4.250	102.587	102.337	102.312
4.375	103.164	102.914	102.889
4.500	104.021	103.771	103.746
4.625	104.839	104.589	104.564
4.750	105.475	105.225	105.200
4.875	106.042	105.792	105.767
4.990	106.506	106.256	106.231
5.000	106.556	106.306	106.281
5.125	107.345	107.095	107.070
5.250	107.943	107.693	107.668

20 Year FHLMC HP & HPA

Rate	30 day	45 day	60 day
3.125	N/A	N/A	N/A
3.250	97.050	96.800	96.550
3.375	97.977	97.727	97.477
3.500	98.872	98.622	98.372
3.625	99.728	99.478	99.228
3.750	100.419	100.169	99.919
3.875	101.015	100.765	100.515
3.990	101.721	101.471	101.221
4.000	101.771	101.521	101.271
4.125	102.556	102.306	102.056
4.250	103.183	102.933	102.683
4.375	103.728	103.478	103.228
4.500	104.689	104.439	104.189
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4.750	106.008	105.758	105.508
4.875	106.531	106.281	106.031
4.990	106.266	106.016	105.766
5.000	106.316	106.066	105.816
5.125	107.020	106.770	106.520
5.250	107.576	107.326	107.076

15 Year FHLMC HP & HPA

Rate	30 day	45 day	60 day
2.125	N/A	N/A	N/A
2.250	95.712	95.462	95.212
2.375	96.443	96.193	95.943
2.500	97.173	96.923	96.673
2.625	97.818	97.568	97.318
2.750	98.398	98.148	97.898
2.875	98.951	98.701	98.451
2.990	99.605	99.355	99.105
3.000	99.655	99.405	99.155
3.125	100.252	100.002	99.752
3.250	100.792	100.542	100.292
3.375	101.470	101.220	100.970
3.500	102.120	101.870	101.620
3.625	102.679	102.429	102.179
3.750	103.186	102.936	102.686
3.875	103.691	103.441	103.191
3.990	104.056	103.806	103.556
4.000	104.106	103.856	103.606
4.125	104.651	104.401	104.151
4.250	105.137	104.887	104.637

Adjustments

Multi Unit

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

Feature Adjustments

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

All Loan Type Adjustments

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

Mortgages with Subordinate Financing

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

Super Conforming Mortgage

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

Home Possible Mortgage

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

Home Possible Advantage Mortgage

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

Lender Paid MI Adjustments (cumulative with above adjustments)

LPMI Adjust "All Properties but Manufactured and Multi Unit"

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

LPMI Adjust "Manufactured and Multi Unit"

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

Additional LPMI Premium Adjustments

Product Feature	FICO ≥ 740	FICO 720 - 739	FICO 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.: 7/6/2015
45 Day Lock Exp.: 7/20/2015
60 Day Lock Exp.: 8/3/2015

W. Rate Sheet Dated: 6/3/2015 **Release Time:** 12:15 PM ET

Non-Conforming 30 year Fixed
Max Price After Adjustments 101.750

Rate	30 day	45 day	60 day
3.750	96.707	96.567	96.426
3.875	97.582	97.442	97.301
4.000	98.457	98.317	98.176
4.125	99.113	98.973	98.832
4.250	99.738	99.598	99.457
4.375	100.332	100.192	100.051
4.500	100.832	100.692	100.551
4.625	101.332	101.192	101.051
4.750	101.801	101.661	101.520
4.875	102.051	101.911	101.770
5.000	102.301	102.161	102.020
5.125	102.520	102.380	102.239

Non-Conforming 15 year Fixed
Max Price After Adjustments 101.250

Rate	30 day	45 day	60 day
3.250	97.754	97.614	97.473
3.375	98.254	98.114	97.973
3.500	98.770	98.645	98.520
3.625	99.207	99.082	98.957
3.750	99.582	99.457	99.332
3.875	99.895	99.770	99.645
4.000	100.176	100.051	99.926
4.125	100.364	100.239	100.114
4.250	100.489	100.364	100.239
4.375	100.614	100.489	100.364
4.500	100.677	100.552	100.427
4.625	100.740	100.615	100.490

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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30 Day Lock Exp.: 7/6/2015
45 Day Lock Exp.: 7/20/2015

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	99.941	99.782
7.000	100.248	100.084
7.125	100.863	100.688
7.250	101.170	100.990
7.375	101.477	101.292
7.500	101.785	101.594
7.625	102.092	101.897
7.750	102.399	102.199
7.875	102.707	102.501
8.000	103.014	102.803
8.125	103.321	103.105
8.250	103.628	103.407
8.375	103.936	103.709

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

Access 15 yr Fixed (AOAP-15F)

Rate	30 day	45 day
6.375	100.207	100.063
6.500	100.451	100.303
6.625	100.696	100.542
6.750	100.941	100.782
6.875	100.941	100.782
7.000	101.186	101.022
7.125	101.675	101.501
7.250	101.920	101.740
7.375	102.165	101.980
7.500	102.410	102.219
7.625	102.655	102.459
7.750	102.899	102.699
7.875	103.144	102.938
8.000	103.389	103.178
8.125	103.634	103.417

Access FICO / LTV Price Adjustments

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

Access Price Adjustments

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

Alt-Option Asset Inclusion Terms & Pricing

Asset 30 yr Fixed (AOAIP-30F)

Rate	30 day	45 day
6.125	99.634	99.480
6.250	99.941	99.782
6.375	100.248	100.084
6.500	100.556	100.386
6.625	100.863	100.688
6.750	101.170	100.990
6.875	101.170	100.990
7.000	101.477	101.292
7.125	102.092	101.897
7.250	102.399	102.199
7.375	102.707	102.501
7.500	103.014	102.803
7.625	103.321	103.105
7.750	103.628	103.407
7.875	103.936	103.709

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

Asset 15 yr Fixed (AOAIP-15F)

Rate	30 day	45 day
5.875	100.207	100.063
6.000	100.451	100.303
6.125	100.696	100.542
6.250	100.941	100.782
6.375	101.186	101.022
6.500	101.431	101.261
6.625	101.675	101.501
6.750	101.920	101.740
6.875	101.920	101.740
7.000	102.165	101.980
7.125	102.655	102.459
7.250	102.899	102.699
7.375	103.144	102.938
7.500	103.389	103.178
7.625	103.634	103.417

Asset FICO / LTV Price Adjustments

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

Asset Price Adjustments

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

Lock Desk Policy

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

Flood Certification = $10.00 FHA ID# - 1358600006

Full Lock Desk Policy Can Be Found Here AFR Guidelines

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

AMERICAN FINANCIAL RESOURCES, INC.
WHOLESALE MORTGAGE DIVISION

AFR Wholesale's Website | AFR Rate Sheet Archive

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

prices are subject to change without notice

W. Rate Sheet Dated: 6/3/2015 **Release Time:** 12:15 PM ET

30 Day Lock Exp.: 7/6/2015
45 Day Lock Exp.: 7/20/2015

Alt-Option Ratio Terms & Pricing

Ratio 30 yr Fixed (AORP-30F)

Rate	30 day	45 day
6.125	99.634	99.480
6.250	99.941	99.782
6.375	100.248	100.084
6.500	100.556	100.386
6.625	100.863	100.688
6.750	101.170	100.990
6.875	101.170	100.990
7.000	101.477	101.292
7.125	102.092	101.897
7.250	102.399	102.199
7.375	102.707	102.501
7.500	103.014	102.803
7.625	103.321	103.105
7.750	103.628	103.407
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Maximum All-In Price After Adjustments And Before Comp Plan = 101.750

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Rate	30 day	45 day
5.875	100.207	100.063
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6.125	100.696	100.542
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740+	3.250	3.000	2.500	2.250	1.750	0.500
720-739	3.250	3.000	2.500	2.125	1.375	0.125
700-719	2.750	2.500	1.750	1.250	0.500	-0.750

Ratio Price Adjustments

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

Alt-Option Income Terms & Pricing

Income 30 yr Fixed (AOIP-30F)

Rate	30 day	45 day
6.125	99.634	99.480
6.250	99.941	99.782
6.375	100.248	100.084
6.500	100.556	100.386
6.625	100.863	100.688
6.750	101.170	100.990
6.875	101.170	100.990
7.000	101.477	101.292
7.125	102.092	101.897
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7.375	102.707	102.501
7.500	103.014	102.803
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5.875	100.207	100.207
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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	101.920	101.920
7.000	102.165	102.165
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

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700-719	2.750	2.500	1.750	1.250	0.500	-0.750

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	≤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