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.: 8/4/2015

prices are subject to change without notice

W. Rate Sheet Dated: 6/5/2015
Release Time: 10:00 AM ET

STANDARD GOVERNMENT PRODUCT

30/25 Year Government Standard Product

Rate	30 Day	45 Day	60 Day
3.250	98.825	98.575	98.325
3.375	99.125	98.875	98.625
3.500	99.925	99.675	99.425
3.625	100.025	99.775	99.525
3.750	101.991	101.741	101.491
3.875	102.491	102.241	101.991
4.000	103.041	102.791	102.541
4.125	103.141	102.891	102.641
4.250	104.344	104.094	103.844
4.375	104.579	104.329	104.079
4.500	105.144	104.894	104.644
4.625	105.244	104.994	104.744
4.750	106.088	105.838	105.588
4.875	106.488	106.238	105.988
5.000	107.038	106.788	106.538
5.125	107.088	106.838	106.588
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	98.575	98.325	98.075
3.375	98.875	98.625	98.375
3.500	99.675	99.425	99.175
3.625	99.775	99.525	99.275
3.750	101.741	101.491	101.241
3.875	102.241	101.991	101.741
4.000	102.791	102.541	102.291
4.125	102.891	102.641	102.391
4.250	104.094	103.844	103.594
4.375	104.329	104.079	103.829
4.500	104.894	104.644	104.394
4.625	104.994	104.744	104.494
4.750	105.838	105.588	105.338
4.875	106.238	105.988	105.738
5.000	106.788	106.538	106.288
5.125	106.838	106.588	106.338
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	100.061	99.811	99.561
2.875	100.361	100.111	99.861
3.000	100.611	100.361	100.111
3.125	100.761	100.511	100.261
3.250	102.459	102.209	101.959
3.375	102.759	102.509	102.259
3.500	103.009	102.759	102.509
3.625	103.159	102.909	102.659
3.750	104.264	104.014	103.764
3.875	104.564	104.314	104.064
4.000	104.764	104.514	104.264
4.125	104.914	104.664	104.414
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	98.325	98.075	97.825
3.375	98.625	98.375	98.125
3.500	99.425	99.175	98.925
3.625	99.525	99.275	99.025
3.750	101.491	101.241	100.991
3.875	101.991	101.741	101.491
4.000	102.541	102.291	102.041
4.125	102.641	102.391	102.141
4.250	103.844	103.594	103.344
4.375	104.079	103.829	103.579
4.500	104.644	104.394	104.144
4.625	104.744	104.494	104.244
4.750	105.588	105.338	105.088
4.875	105.988	105.738	105.488
5.000	106.538	106.288	106.038
5.125	106.588	106.338	106.088
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	98.075	97.825	97.575
3.375	98.375	98.125	97.875
3.500	99.175	98.925	98.675
3.625	99.275	99.025	98.775
3.750	101.241	100.991	100.741
3.875	101.741	101.491	101.241
4.000	102.291	102.041	101.791
4.125	102.391	102.141	101.891
4.250	103.594	103.344	103.094
4.375	103.829	103.579	103.329
4.500	104.394	104.144	103.894
4.625	104.494	104.244	103.994
4.750	105.338	105.088	104.838
4.875	105.738	105.488	105.238
5.000	106.288	106.038	105.788
5.125	106.338	106.088	105.838
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	99.611	99.361	99.111
2.875	99.911	99.661	99.411
3.000	100.161	99.911	99.661
3.125	100.311	100.061	99.811
3.250	102.009	101.759	101.509
3.375	102.309	102.059	101.809
3.500	102.559	102.309	102.059
3.625	102.709	102.459	102.209
3.750	103.814	103.564	103.314
3.875	104.114	103.864	103.614
4.000	104.314	104.064	103.814
4.125	104.464	104.214	103.964
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	97.250	97.000	96.750
4.000	100.366	100.116	99.866
4.500	102.469	102.219	101.969
5.000	104.363	104.113	103.863

15 Year One Time Close "OTC" Specialty Product

Rate	30 Day	45 Day	60 Day
3.000	98.527	98.277	98.027
3.500	100.925	100.675	100.425
4.000	102.680	102.430	102.180
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	-1.500
VA Jumbo	-1.500
Extension Options:	-0.018 per calendar day

Max USDA - GRH Rate Today	6/5/2015	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

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

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W. Rate Sheet Dated: 6/5/2015 **Release Time:** 10:00 AM ET

DURP 30/25 Year

Rate	≤ 105% LTV 30 Day	≤ 105% LTV 45 Day	≤ 105% LTV 60 Day	> 105% LTV 30 Day	> 105% LTV 45 Day	> 105% LTV 60 Day
3.375	94.433	94.183	93.933	N/A	N/A	N/A
3.500	95.406	95.156	94.906	93.343	93.093	92.843
3.625	96.458	96.208	95.958	94.668	94.418	94.168
3.750	97.482	97.232	96.982	95.941	95.691	95.441
3.875	98.348	98.098	97.848	97.002	96.752	96.502
3.990	99.149	98.899	98.649	97.999	97.749	97.499
4.000	99.249	98.999	98.749	98.099	97.849	97.599
4.125	100.188	99.938	99.688	99.232	98.982	98.732
4.250	101.047	100.797	100.547	100.272	100.022	99.772
4.375	101.705	101.455	101.205	101.079	100.829	100.579
4.500	102.420	102.170	101.920	101.942	101.692	101.442
4.625	103.192	102.942	102.692	102.862	102.612	102.362
4.750	103.929	103.679	103.429	103.713	103.463	103.213
4.875	104.511	104.261	104.011	104.334	104.084	103.834
4.990	104.993	104.743	104.493	N/A	N/A	N/A
5.000	105.093	104.843	104.593	104.955	104.705	104.455
5.125	105.674	105.424	105.174	N/A	N/A	N/A
5.250	106.256	106.006	105.756	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
3.375	94.835	94.585	94.335	94.018	93.768	93.518
3.500	95.799	95.549	95.299	95.007	94.757	94.507
3.625	96.763	96.513	96.263	96.074	95.824	95.574
3.750	97.641	97.391	97.141	97.100	96.850	96.600
3.875	98.339	98.089	97.839	97.934	97.684	97.434
3.990	98.936	98.686	98.436	98.704	98.454	98.204
4.000	99.036	98.786	98.536	98.804	98.554	98.304
4.125	99.733	99.483	99.233	99.711	99.461	99.211
4.250	100.435	100.185	99.935	100.550	100.300	100.050
4.375	101.144	100.894	100.644	101.208	100.958	100.708
4.500	101.854	101.604	101.354	101.923	101.673	101.423
4.625	102.563	102.313	102.063	102.695	102.445	102.195
4.750	103.167	102.917	102.667	103.387	103.137	102.887
4.875	103.545	103.295	103.045	103.828	103.578	103.328
4.990	103.824	103.574	103.324	N/A	N/A	N/A
5.000	103.924	103.674	103.424	104.269	104.019	103.769
5.125	104.303	104.053	103.803	104.710	104.460	104.210
5.250	104.681	104.431	104.181	N/A	N/A	N/A

DURP 15 Year

Rate	≤ 105% LTV 30 Day	≤ 105% LTV 45 Day	≤ 105% LTV 60 Day	> 105% LTV 30 Day	> 105% LTV 45 Day	> 105% LTV 60 Day
2.250	92.761	92.511	92.261	N/A	N/A	N/A
2.375	94.200	93.950	93.700	N/A	N/A	N/A
2.500	95.639	95.389	95.139	92.041	91.791	91.541
2.625	96.594	96.344	96.094	93.196	92.946	92.696
2.750	97.141	96.891	96.641	94.056	93.806	93.556
2.875	97.762	97.512	97.262	94.989	94.739	94.489
2.990	98.357	98.107	97.857	95.897	95.647	95.397
3.000	98.457	98.207	97.957	95.997	95.747	95.497
3.125	99.118	98.868	98.618	96.906	96.656	96.406
3.250	99.729	99.479	99.229	97.704	97.454	97.204
3.375	100.365	100.115	99.865	98.527	98.277	98.027
3.500	101.026	100.776	100.526	99.376	99.126	98.876
3.625	101.548	101.298	101.048	100.037	99.787	99.537
3.750	101.960	101.710	101.460	100.542	100.292	100.042
3.875	102.427	102.177	101.927	101.103	100.853	100.603
3.990	102.849	102.599	102.349	101.619	101.369	101.119
4.000	102.949	102.699	102.449	101.719	101.469	101.219
4.125	103.498	103.248	102.998	102.362	102.112	101.862

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	92.197	91.947	91.697	N/A	N/A	N/A
2.375	93.683	93.433	93.183	N/A	N/A	N/A
2.500	95.169	94.919	94.669	91.841	91.591	91.341
2.625	96.200	95.950	95.700	92.996	92.746	92.496
2.750	96.812	96.562	96.312	93.856	93.606	93.356
2.875	97.424	97.174	96.924	94.789	94.539	94.289
2.990	97.935	97.685	97.435	95.697	95.447	95.197
3.000	98.035	97.785	97.535	95.797	95.547	95.297
3.125	98.582	98.332	98.082	96.706	96.456	96.206
3.250	99.069	98.819	98.569	97.504	97.254	97.004
3.375	99.556	99.306	99.056	98.327	98.077	97.827
3.500	100.043	99.793	99.543	99.176	98.926	98.676
3.625	100.494	100.244	99.994	99.837	99.587	99.337
3.750	100.913	100.663	100.413	100.342	100.092	99.842
3.875	101.332	101.082	100.832	100.903	100.653	100.403
3.990	101.651	101.401	101.151	101.419	101.169	100.919
4.000	101.751	101.501	101.251	101.519	101.269	101.019
4.125	102.171	101.921	101.671	102.162	101.912	101.662

Applicable for all mortgage with greater than 15 year terms

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

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

DU Refi Plus Adjusters

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

LTV Range

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

Refi Plus Mortgages with Subordinate Financing *

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

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

Loan Level Price Adjuster Caps

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

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Flood Certification = $10.00 | FHA ID# - 1358600006

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W. Rate Sheet Dated: 6/5/2015 **Release Time: 10:00 AM ET**

30/25 Year FNMA

Rate	30 day	45 day	60 day
3.125	93.458	93.208	93.183
3.250	94.688	94.438	94.413
3.375	95.583	95.333	95.308
3.500	96.556	96.306	96.281
3.625	97.608	97.358	97.333
3.750	98.632	98.382	98.357
3.875	99.498	99.248	99.223
3.990	100.349	100.099	100.074
4.000	100.399	100.149	100.124
4.125	101.338	101.088	101.063
4.250	102.197	101.947	101.922
4.375	102.855	102.605	102.580
4.500	103.570	103.320	103.295
4.625	104.342	104.092	104.067
4.750	105.079	104.829	104.804
4.875	105.661	105.411	105.386
4.990	106.193	105.943	105.918
5.000	106.243	105.993	105.968
5.125	106.824	106.574	106.549
5.250	107.406	107.156	107.131

20 Year FNMA

Rate	30 day	45 day	60 day
3.125	94.472	94.222	93.972
3.250	95.881	95.631	95.381
3.375	96.845	96.595	96.345
3.500	97.809	97.559	97.309
3.625	98.773	98.523	98.273
3.750	99.651	99.401	99.151
3.875	100.349	100.099	99.849
3.990	100.996	100.746	100.496
4.000	101.046	100.796	100.546
4.125	101.743	101.493	101.243
4.250	102.445	102.195	101.945
4.375	103.154	102.904	102.654
4.500	103.864	103.614	103.364
4.625	104.573	104.323	104.073
4.750	105.177	104.927	104.677
4.875	105.555	105.305	105.055
4.990	105.884	105.634	105.384
5.000	105.934	105.684	105.434
5.125	106.313	106.063	105.813
5.250	106.691	106.441	106.191

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	93.511	93.261	93.011
2.375	94.950	94.700	94.450
2.500	96.389	96.139	95.889
2.625	97.344	97.094	96.844
2.750	97.891	97.641	97.391
2.875	98.512	98.262	98.012
2.990	99.157	98.907	98.657
3.000	99.207	98.957	98.707
3.125	99.868	99.618	99.368
3.250	100.479	100.229	99.979
3.375	101.115	100.865	100.615
3.500	101.776	101.526	101.276
3.625	102.298	102.048	101.798
3.750	102.710	102.460	102.210
3.875	103.177	102.927	102.677
3.990	103.649	103.399	103.149
4.000	103.699	103.449	103.199
4.125	104.248	103.998	103.748

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	94.207	93.957	93.707
2.375	95.693	95.443	95.193
2.500	97.179	96.929	96.679
2.625	98.210	97.960	97.710
2.750	98.822	98.572	98.322
2.875	99.434	99.184	98.934
2.990	99.995	99.745	99.495
3.000	100.045	99.795	99.545
3.125	100.592	100.342	100.092
3.250	101.079	100.829	100.579
3.375	101.566	101.316	101.066
3.500	102.053	101.803	101.553
3.625	102.504	102.254	102.004
3.750	102.923	102.673	102.423
3.875	103.342	103.092	102.842
3.990	103.711	103.461	103.211
4.000	103.761	103.511	103.261
4.125	104.181	103.931	103.681

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	93.871	93.621	93.371
3.500	95.063	94.813	94.563
3.625	96.334	96.084	95.834
3.750	97.487	97.237	96.987
3.875	98.290	98.040	97.790
3.990	99.079	98.829	98.579
4.000	99.129	98.879	98.629
4.125	100.005	99.755	99.505
4.250	100.747	100.497	100.247
4.375	101.171	100.921	100.671
4.500	101.652	101.402	101.152
4.625	102.189	101.939	101.689
4.750	102.739	102.489	102.239
4.875	103.235	102.985	102.735
4.990	103.681	103.431	103.181
5.000	103.731	103.481	103.231
5.125	104.227	103.977	103.727
5.250	104.722	104.472	104.222

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	N/A	N/A	N/A
2.500	95.174	94.924	94.674
2.625	96.300	96.050	95.800
2.750	97.003	96.753	96.503
2.875	97.781	97.531	97.281
2.990	98.582	98.332	98.082
3.000	98.632	98.382	98.132
3.125	99.368	99.118	98.868
3.250	99.979	99.729	99.479
3.375	100.615	100.365	100.115
3.500	101.276	101.026	100.776
3.625	101.684	101.434	101.184
3.750	101.877	101.627	101.377
3.875	102.126	101.876	101.626
3.990	102.379	102.129	101.879
4.000	102.429	102.179	101.929
4.125	102.759	102.509	102.259

Adjustments

Applicable for all mortgages with greater than 15 year terms

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

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

All Loan Type Adjustments

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

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

Cash-Out Refinance

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

80.01-85.00% Only available with DU v. 9.1

Mortgages with Subordinate Financing *

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

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

Lender Paid MI Adjustments (cumulative with above adjustments)

LPMI Adjust Term > 20 yr & All Manuf.

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

LPMI Adjust Term ≤ 20 yr

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

Additional LPMI Premium Adjustments

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

*** Does not apply in HI**

Lock Desk Policy

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

Flood Certification = $10.00 FHA ID# - 1358600006

Full Lock Desk Policy Can Be Found Here AFR Guidelines

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

AMERICAN FINANCIAL RESOURCES, INC.
WHOLESALE MORTGAGE DIVISION

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

Lock Desk e-mail: LockDesk@afrwholesale.com

Lock Desk Phone: 1-877-588-2706

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

30 Day Lock Exp.: 7/6/2015
45 Day Lock Exp.: 7/20/2015
60 Day Lock Exp.: 8/4/2015

prices are subject to change without notice

W. Rate Sheet Dated: 6/5/2015 **Release Time: 10:00 AM ET**

FNMA 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	93.438	93.188	92.938
3.500	94.333	94.083	93.833
3.625	95.306	95.056	94.806
3.750	96.358	96.108	95.858
3.875	97.382	97.132	96.882
4.000	98.248	97.998	97.748
4.125	99.149	98.899	98.649
4.250	100.088	99.838	99.588
4.375	100.947	100.697	100.447
4.500	101.605	101.355	101.105
4.625	102.320	102.070	101.820
4.750	103.092	102.842	102.592
4.875	103.829	103.579	103.329
5.000	104.411	104.161	103.911
5.125	104.993	104.743	104.493
5.250	105.574	105.324	105.074
5.375	106.156	105.906	105.656

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	93.714	93.464	93.214
3.750	94.978	94.728	94.478
3.875	96.174	95.924	95.674
4.000	96.974	96.724	96.474
4.125	97.810	97.560	97.310
4.250	98.683	98.433	98.183
4.375	99.465	99.215	98.965
4.500	99.884	99.634	99.384
4.625	100.360	100.110	99.860
4.750	100.893	100.643	100.393
4.875	101.450	101.200	100.950
5.000	101.945	101.695	101.445
5.125	102.441	102.191	101.941
5.250	102.937	102.687	102.437
5.375	103.433	103.183	102.933

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.: 8/4/2015

prices are subject to change without notice

W. Rate Sheet Dated: 6/5/2015 **Release Time:** 10:00 AM ET

30/25 Year Open Access ≤ 105.00 LTV

Rate	30 day	45 day	60 day
3.250	93.804	93.554	93.304
3.375	94.858	94.608	94.358
3.500	95.898	95.648	95.398
3.625	96.881	96.631	96.381
3.750	97.666	97.416	97.166
3.875	98.712	98.462	98.212
4.000	99.646	99.396	99.146
4.125	100.511	100.261	100.011
4.250	101.202	100.952	100.702
4.375	101.792	101.542	101.292
4.500	102.751	102.501	102.251
4.625	103.582	103.332	103.082
4.750	104.230	103.980	103.730
4.875	104.806	104.556	104.306
5.000	105.288	105.038	104.788
5.125	106.088	105.838	105.588
5.250	106.696	106.446	106.196

30/25 Year Open Access > 105.00 LTV

Rate	30 day	45 day	60 day
3.250	93.804	93.554	93.304
3.375	94.921	94.671	94.421
3.500	95.961	95.711	95.461
3.625	96.944	96.694	96.444
3.750	97.729	97.479	97.229
3.875	98.775	98.525	98.275
4.000	100.209	99.959	99.709
4.125	101.074	100.824	100.574
4.250	101.765	101.515	101.265
4.375	102.355	102.105	101.855
4.500	104.126	103.876	103.626
4.625	104.957	104.707	104.457
4.750	105.605	105.355	105.105
4.875	106.181	105.931	105.681
5.000	107.601	107.351	107.101
5.125	108.401	108.151	107.901
5.250	109.009	108.759	108.509

20 Year Open Access ≤ 105.00 LTV

Rate	30 day	45 day	60 day
3.250	95.582	95.332	95.082
3.375	96.513	96.263	96.013
3.500	97.414	97.164	96.914
3.625	98.277	98.027	97.777
3.750	98.978	98.728	98.478
3.875	99.585	99.335	99.085
4.000	100.357	100.107	99.857
4.125	101.152	100.902	100.652
4.250	101.789	101.539	101.289
4.375	102.343	102.093	101.843
4.500	103.354	103.104	102.854
4.625	104.097	103.847	103.597
4.750	104.692	104.442	104.192
4.875	105.223	104.973	104.723
5.000	104.951	104.701	104.451
5.125	105.664	105.414	105.164
5.250	106.228	105.978	105.728

20 Year Open Access > 105.00 LTV

Rate	30 day	45 day	60 day
3.250	95.582	95.332	95.082
3.375	96.201	95.951	95.701
3.500	97.102	96.852	96.602
3.625	97.965	97.715	97.465
3.750	98.666	98.416	98.166
3.875	99.273	99.023	98.773
4.000	100.545	100.295	100.045
4.125	101.340	101.090	100.840
4.250	101.977	101.727	101.477
4.375	102.531	102.281	102.031
4.500	103.792	103.542	103.292
4.625	104.535	104.285	104.035
4.750	105.130	104.880	104.630
4.875	105.661	105.411	105.161
5.000	105.389	105.139	104.889
5.125	106.102	105.852	105.602
5.250	106.666	106.416	106.166

15 Year Open Access ≤ 105.00 LTV

Rate	30 day	45 day	60 day
2.250	94.829	94.579	94.329
2.375	95.561	95.311	95.061
2.500	96.294	96.044	95.794
2.625	96.941	96.691	96.441
2.750	97.524	97.274	97.024
2.875	98.083	97.833	97.583
3.000	98.790	98.540	98.290
3.125	99.392	99.142	98.892
3.250	99.931	99.681	99.431
3.375	100.614	100.364	100.114
3.500	101.271	101.021	100.771
3.625	101.835	101.585	101.335
3.750	102.348	102.098	101.848
3.875	102.857	102.607	102.357
4.000	103.367	103.117	102.867
4.125	103.916	103.666	103.416
4.250	104.407	104.157	103.907

15 Year Open Access > 105.00 LTV

Rate	30 day	45 day	60 day
2.250	94.829	94.579	94.329
2.375	93.436	93.186	92.936
2.500	94.169	93.919	93.669
2.625	94.816	94.566	94.316
2.750	95.399	95.149	94.899
2.875	97.646	97.396	97.146
3.000	98.353	98.103	97.853
3.125	98.955	98.705	98.455
3.250	99.494	99.244	98.994
3.375	100.552	100.302	100.052
3.500	101.209	100.959	100.709
3.625	101.773	101.523	101.273
3.750	102.286	102.036	101.786
3.875	103.107	102.857	102.607
4.000	103.617	103.367	103.117
4.125	104.166	103.916	103.666
4.250	104.657	104.407	104.157

Applicable for all mortgages with greater than 15 year terms

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

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

Open Access Mortgage with Subordinate Financing

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

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

Open Access Adjusters

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

Relief Refinance Mortgage Delivery Fee Cap

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

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

Lock Desk Policy

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

Flood Certification = $10.00 FHA ID# - 1358600006

[Full Lock Desk Policy Can Be Found Here](#) [AFR Guidelines](#)

AMERICAN FINANCIAL RESOURCES, INC.
WHOLESALE MORTGAGE DIVISION

AFR Wholesale's Website	AFR Rate Sheet Archive	
Lock Desk e-mail:	LockDesk@afrwholesale.com	
Lock Desk Phone:	1-877-588-2706	
Lock Desk Hours:	10:00 am ET - 7:00 pm ET	**30 Day Lock Exp.:** 7/6/2015
		45 Day Lock Exp.: 7/20/2015
		60 Day Lock Exp.: 8/4/2015

prices are subject to change without notice

W. Rate Sheet Dated: 6/5/2015 **Release Time:** 10:00 AM ET

30/25 Year FHLMC			
Rate	**30 day**	**45 day**	**60 day**
3.125	N/A	N/A	N/A
3.250	94.964	94.714	94.689
3.375	96.018	95.768	95.743
3.500	97.058	96.808	96.783
3.625	98.041	97.791	97.766
3.750	98.826	98.576	98.551
3.875	99.872	99.622	99.597
3.990	100.756	100.506	100.481
4.000	100.806	100.556	100.531
4.125	101.671	101.421	101.396
4.250	102.362	102.112	102.087
4.375	102.952	102.702	102.677
4.500	103.911	103.661	103.636
4.625	104.742	104.492	104.467
4.750	105.390	105.140	105.115
4.875	105.966	105.716	105.691
4.990	106.398	106.148	106.123
5.000	106.448	106.198	106.173
5.125	107.248	106.998	106.973
5.250	107.856	107.606	107.581

20 Year FHLMC			
Rate	**30 day**	**45 day**	**60 day**
3.125	N/A	N/A	N/A
3.250	96.842	96.592	96.342
3.375	97.773	97.523	97.273
3.500	98.674	98.424	98.174
3.625	99.537	99.287	99.037
3.750	100.238	99.988	99.738
3.875	100.845	100.595	100.345
3.990	101.567	101.317	101.067
4.000	101.617	101.367	101.117
4.125	102.412	102.162	101.912
4.250	103.049	102.799	102.549
4.375	103.603	103.353	103.103
4.500	104.614	104.364	104.114
4.625	105.357	105.107	104.857
4.750	105.952	105.702	105.452
4.875	106.483	106.233	105.983
4.990	106.161	105.911	105.661
5.000	106.211	105.961	105.711
5.125	106.924	106.674	106.424
5.250	107.488	107.238	106.988

15 Year FHLMC			
Rate	**30 day**	**45 day**	**60 day**
2.125	N/A	N/A	N/A
2.250	95.489	95.239	94.989
2.375	96.221	95.971	95.721
2.500	96.954	96.704	96.454
2.625	97.601	97.351	97.101
2.750	98.184	97.934	97.684
2.875	98.743	98.493	98.243
2.990	99.400	99.150	98.900
3.000	99.450	99.200	98.950
3.125	100.052	99.802	99.552
3.250	100.591	100.341	100.091
3.375	101.274	101.024	100.774
3.500	101.931	101.681	101.431
3.625	102.495	102.245	101.995
3.750	103.008	102.758	102.508
3.875	103.517	103.267	103.017
3.990	103.977	103.727	103.477
4.000	104.027	103.777	103.527
4.125	104.576	104.326	104.076
4.250	105.067	104.817	104.567

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**

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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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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.: 8/4/2015

prices are subject to change without notice

W. Rate Sheet Dated: 6/5/2015 **Release Time:** 10:00 AM ET

30/25 Year FHLMC HP & HPA			
Rate	**30 day**	**45 day**	**60 day**
3.125	N/A	N/A	N/A
3.250	94.964	94.714	94.689
3.375	96.018	95.768	95.743
3.500	97.058	96.808	96.783
3.625	98.041	97.791	97.766
3.750	98.826	98.576	98.551
3.875	99.872	99.622	99.597
3.990	100.756	100.506	100.481
4.000	100.806	100.556	100.531
4.125	101.671	101.421	101.396
4.250	102.362	102.112	102.087
4.375	102.952	102.702	102.677
4.500	103.911	103.661	103.636
4.625	104.742	104.492	104.467
4.750	105.390	105.140	105.115
4.875	105.966	105.716	105.691
4.990	106.398	106.148	106.123
5.000	106.448	106.198	106.173
5.125	107.248	106.998	106.973
5.250	107.856	107.606	107.581

20 Year FHLMC HP & HPA			
Rate	**30 day**	**45 day**	**60 day**
3.125	N/A	N/A	N/A
3.250	96.842	96.592	96.342
3.375	97.773	97.523	97.273
3.500	98.674	98.424	98.174
3.625	99.537	99.287	99.037
3.750	100.238	99.988	99.738
3.875	100.845	100.595	100.345
3.990	101.567	101.317	101.067
4.000	101.617	101.367	101.117
4.125	102.412	102.162	101.912
4.250	103.049	102.799	102.549
4.375	103.603	103.353	103.103
4.500	104.614	104.364	104.114
4.625	105.357	105.107	104.857
4.750	105.952	105.702	105.452
4.875	106.483	106.233	105.983
4.990	106.161	105.911	105.661
5.000	106.211	105.961	105.711
5.125	106.924	106.674	106.424
5.250	107.488	107.238	106.988

15 Year FHLMC HP & HPA			
Rate	**30 day**	**45 day**	**60 day**
2.125	N/A	N/A	N/A
2.250	95.489	95.239	94.989
2.375	96.221	95.971	95.721
2.500	96.954	96.704	96.454
2.625	97.601	97.351	97.101
2.750	98.184	97.934	97.684
2.875	98.743	98.493	98.243
2.990	99.400	99.150	98.900
3.000	99.450	99.200	98.950
3.125	100.052	99.802	99.552
3.250	100.591	100.341	100.091
3.375	101.274	101.024	100.774
3.500	101.931	101.681	101.431
3.625	102.495	102.245	101.995
3.750	103.008	102.758	102.508
3.875	103.517	103.267	103.017
3.990	103.977	103.727	103.477
4.000	104.027	103.777	103.527
4.125	104.576	104.326	104.076
4.250	105.067	104.817	104.567

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	**Credit Score ≥ 720**
≤ 65.00%	**80.01 - 95.00%**	-0.500	-0.250
65.01 - 75.00%	**80.01 - 95.00%**	-0.750	-0.500
75.01 - 80.00%	**76.01 - 90.00%**	-1.000	-0.750
75.01 - 80.00%	**90.01 - 95.00%**	-1.000	-0.750
80.01 - 90.00%	**81.01 - 95.00%**	-1.000	-0.750

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

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

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

Lender Paid MI Adjustments (cumulative with above adjustments)

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

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

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

*** Does not apply in HI**

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Flood Certification = $10.00 FHA ID# - 1358600006

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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: 6/5/2015 **Release Time:** 10:00 AM ET

30 Day Lock Exp.: 7/6/2015
45 Day Lock Exp.: 7/20/2015
60 Day Lock Exp.: 8/4/2015

Non-Conforming 30 year Fixed
Max Price After Adjustments 101.750

Rate	30 day	45 day	60 day
3.750	96.659	96.519	96.378
3.875	97.534	97.394	97.253
4.000	98.409	98.269	98.128
4.125	99.065	98.925	98.784
4.250	99.690	99.550	99.409
4.375	100.284	100.144	100.003
4.500	100.784	100.644	100.503
4.625	101.284	101.144	101.003
4.750	101.753	101.613	101.472
4.875	102.003	101.863	101.722
5.000	102.253	102.113	101.972
5.125	102.472	102.332	102.191

Non-Conforming 15 year Fixed
Max Price After Adjustments 101.250

Rate	30 day	45 day	60 day
3.250	97.851	97.711	97.570
3.375	98.351	98.211	98.070
3.500	98.867	98.742	98.617
3.625	99.304	99.179	99.054
3.750	99.679	99.554	99.429
3.875	99.992	99.867	99.742
4.000	100.273	100.148	100.023
4.125	100.461	100.336	100.211
4.250	100.586	100.461	100.336
4.375	100.711	100.586	100.461
4.500	100.774	100.649	100.524
4.625	100.837	100.712	100.587

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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W. Rate Sheet Dated: 6/5/2015 **Release Time:** 10:00 AM ET **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: 6/5/2015 **Release Time:** 10:00 AM 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
7.875	103.936	103.709

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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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6.750	101.920	101.740
6.875	101.920	101.740
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7.125	102.655	102.459
7.250	102.899	102.699
7.375	103.144	102.938
7.500	103.144	102.938
7.625	103.634	103.417

Ratio FICO / LTV Price Adjustments

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

Ratio Price Adjustments

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

Alt-Option Income Terms & Pricing

Income 30 yr Fixed (AOIP-30F)

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

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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	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

FICO	LTV RATIOS ≤50%	50.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%
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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

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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	
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Full Lock Desk Policy Can Be Found Here AFR Guidelines