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.: 7/13/2015
45 Day Lock Exp.: 7/27/2015
60 Day Lock Exp.: 8/10/2015

prices are subject to change without notice

W. Rate Sheet Dated: 6/11/2015

Release Time: 2:25 PM ET

STANDARD GOVERNMENT PRODUCT

30/25 Year Government — Standard Product

Rate	30 Day	45 Day	60 Day
3.250	99.334	99.084	98.834
3.375	99.634	99.384	99.134
3.500	100.434	100.184	99.934
3.625	100.534	100.284	100.034
3.750	102.531	102.281	102.031
3.875	103.031	102.781	102.531
4.000	103.581	103.331	103.081
4.125	103.681	103.431	103.181
4.250	104.775	104.525	104.275
4.375	105.010	104.760	104.510
4.500	105.575	105.325	105.075
4.625	105.675	105.425	105.175
4.750	106.097	105.847	105.597
4.875	106.497	106.247	105.997
5.000	107.047	106.797	106.547
5.125	107.097	106.847	106.597
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	99.084	98.834	98.584
3.375	99.384	99.134	98.884
3.500	100.184	99.934	99.684
3.625	100.284	100.034	99.784
3.750	102.281	102.031	101.781
3.875	102.781	102.531	102.281
4.000	103.331	103.081	102.831
4.125	103.431	103.181	102.931
4.250	104.525	104.275	104.025
4.375	104.760	104.510	104.260
4.500	105.325	105.075	104.825
4.625	105.425	105.175	104.925
4.750	105.847	105.597	105.347
4.875	106.247	105.997	105.747
5.000	106.797	106.547	106.297
5.125	106.847	106.597	106.347
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	100.414	100.164	99.914
2.875	100.714	100.464	100.214
3.000	100.964	100.714	100.464
3.125	101.114	100.864	100.614
3.250	102.882	102.632	102.382
3.375	103.182	102.932	102.682
3.500	103.432	103.182	102.932
3.625	103.582	103.332	103.082
3.750	104.453	104.203	103.953
3.875	104.753	104.503	104.253
4.000	104.953	104.703	104.453
4.125	105.103	104.853	104.603
4.250	N/A	N/A	N/A
4.375	N/A	N/A	N/A
4.500	N/A	N/A	N/A
4.625	N/A	N/A	N/A
4.750	N/A	N/A	N/A

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

Rate	30 Day	45 Day	60 Day
2.875	98.103	97.853	97.603
3.000	98.353	98.103	97.853
3.125	98.453	98.203	97.953
3.250	100.228	99.978	99.728
3.375	100.478	100.228	99.978

Margin = 2.250 | Index = 0.270

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	98.834	98.584	98.334
3.375	99.134	98.884	98.634
3.500	99.934	99.684	99.434
3.625	100.034	99.784	99.534
3.750	102.031	101.781	101.531
3.875	102.531	102.281	102.031
4.000	103.081	102.831	102.581
4.125	103.181	102.931	102.681
4.250	104.275	104.025	103.775
4.375	104.510	104.260	104.010
4.500	105.075	104.825	104.575
4.625	105.175	104.925	104.675
4.750	105.597	105.347	105.097
4.875	105.997	105.747	105.497
5.000	106.547	106.297	106.047
5.125	106.597	106.347	106.097
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	99.964	99.714	99.464
2.875	100.264	100.014	99.764
3.000	100.514	100.264	100.014
3.125	100.664	100.414	100.164
3.250	102.432	102.182	101.932
3.375	102.732	102.482	102.232
3.500	102.982	102.732	102.482
3.625	103.132	102.882	102.632
3.750	104.003	103.753	103.503
3.875	104.303	104.053	103.803
4.000	104.503	104.253	104.003
4.125	104.653	104.403	104.153
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

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

20 Year Government — Specialty Product

Rate	30 Day	45 Day	60 Day
3.250	98.584	98.334	98.084
3.375	98.884	98.634	98.384
3.500	99.684	99.434	99.184
3.625	99.784	99.534	99.284
3.750	101.781	101.531	101.281
3.875	102.281	102.031	101.781
4.000	102.831	102.581	102.331
4.125	102.931	102.681	102.431
4.250	104.025	103.775	103.525
4.375	104.260	104.010	103.760
4.500	104.825	104.575	104.325
4.625	104.925	104.675	104.425
4.750	105.347	105.097	104.847
4.875	105.747	105.497	105.247
5.000	106.297	106.047	105.797
5.125	106.347	106.097	105.847
5.250	N/A	N/A	N/A
5.375	N/A	N/A	N/A
5.500	N/A	N/A	N/A

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

Rate	30 Day	45 Day	60 Day
2.875	97.363	97.113	96.863
3.000	97.613	97.363	97.113
3.125	97.713	97.463	97.213
3.250	99.488	99.238	98.988
3.375	99.738	99.488	99.238

Margin = 2.250 | Index = 0.270

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	97.759	97.509	97.259
4.000	100.906	100.656	100.406
4.500	102.900	102.650	102.400
5.000	104.372	104.122	103.872

15 Year One Time Close "OTC" — Specialty Product

Rate	30 Day	45 Day	60 Day
3.000	98.880	98.630	98.380
3.500	101.348	101.098	100.848
4.000	102.869	102.619	102.369
4.500	N/A	N/A	N/A
5.000	N/A	N/A	N/A

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	6/11/2015	5.000%

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	94.240	93.990	93.740	N/A	N/A	N/A
3.375	95.089	94.839	94.589	92.752	92.502	92.252
3.500	96.013	95.763	95.513	93.950	93.700	93.450
3.625	97.012	96.762	96.512	95.222	94.972	94.722
3.750	97.996	97.746	97.496	96.455	96.205	95.955
3.875	98.852	98.602	98.352	97.506	97.256	97.006
3.990	99.644	99.394	99.144	98.494	98.244	97.994
4.000	99.744	99.494	99.244	98.594	98.344	98.094
4.125	100.672	100.422	100.172	99.717	99.467	99.217
4.250	101.522	101.272	101.022	100.747	100.497	100.247
4.375	102.173	101.923	101.673	101.546	101.296	101.046
4.500	102.881	102.631	102.381	102.403	102.153	101.903
4.625	103.647	103.397	103.147	103.318	103.068	102.818
4.750	104.392	104.142	103.892	104.176	103.926	103.676
4.875	105.009	104.759	104.509	104.832	104.582	104.332
4.990	105.527	105.277	105.027	N/A	N/A	N/A
5.000	105.627	105.377	105.127	105.488	105.238	104.988
5.125	106.244	105.994	105.744	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	94.699	94.449	94.199	93.810	93.560	93.310
3.375	95.628	95.378	95.128	94.675	94.425	94.175
3.500	96.558	96.308	96.058	95.614	95.364	95.114
3.625	97.488	97.238	96.988	96.629	96.379	96.129
3.750	98.338	98.088	97.838	97.614	97.364	97.114
3.875	99.017	98.767	98.517	98.439	98.189	97.939
3.990	99.597	99.347	99.097	99.199	98.949	98.699
4.000	99.697	99.447	99.197	99.299	99.049	98.799
4.125	100.377	100.127	99.877	100.196	99.946	99.696
4.250	101.051	100.801	100.551	101.025	100.775	100.525
4.375	101.715	101.465	101.215	101.675	101.425	101.175
4.500	102.379	102.129	101.879	102.384	102.134	101.884
4.625	103.044	102.794	102.544	103.150	102.900	102.650
4.750	103.628	103.378	103.128	103.850	103.600	103.350
4.875	104.042	103.792	103.542	104.326	104.076	103.826
4.990	104.356	104.106	103.856	N/A	N/A	N/A
5.000	104.456	104.206	103.956	104.803	104.553	104.303
5.125	104.870	104.620	104.370	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	92.933	92.683	92.433	N/A	N/A	N/A
2.375	94.357	94.107	93.857	N/A	N/A	N/A
2.500	95.782	95.532	95.282	92.185	91.935	91.685
2.625	96.747	96.497	96.247	93.350	93.100	92.850
2.750	97.329	97.079	96.829	94.244	93.994	93.744
2.875	97.989	97.739	97.489	95.216	94.966	94.716
2.990	98.627	98.377	98.127	96.167	95.917	95.667
3.000	98.727	98.477	98.227	96.267	96.017	95.767
3.125	99.398	99.148	98.898	97.186	96.936	96.686
3.250	99.988	99.738	99.488	97.963	97.713	97.463
3.375	100.603	100.353	100.103	98.765	98.515	98.265
3.500	101.242	100.992	100.742	99.592	99.342	99.092
3.625	101.778	101.528	101.278	100.266	100.016	99.766
3.750	102.239	101.989	101.739	100.821	100.571	100.321
3.875	102.761	102.511	102.261	101.437	101.187	100.937
3.990	103.244	102.994	102.744	102.014	101.764	101.514
4.000	103.344	103.094	102.844	102.114	101.864	101.614
4.125	103.956	103.706	103.456	102.820	102.570	102.320

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	92.369	92.119	91.869	N/A	N/A	N/A
2.375	93.841	93.591	93.341	N/A	N/A	N/A
2.500	95.312	95.062	94.812	91.985	91.735	91.485
2.625	96.373	96.123	95.873	93.150	92.900	92.650
2.750	97.054	96.804	96.554	94.044	93.794	93.544
2.875	97.736	97.486	97.236	95.016	94.766	94.516
2.990	98.318	98.068	97.818	95.967	95.717	95.467
3.000	98.418	98.168	97.918	96.067	95.817	95.567
3.125	98.991	98.741	98.491	96.986	96.736	96.486
3.250	99.464	99.214	98.964	97.763	97.513	97.263
3.375	99.937	99.687	99.437	98.565	98.315	98.065
3.500	100.411	100.161	99.911	99.392	99.142	98.892
3.625	100.868	100.618	100.368	100.066	99.816	99.566
3.750	101.311	101.061	100.811	100.621	100.371	100.121
3.875	101.754	101.504	101.254	101.237	100.987	100.737
3.990	102.096	101.846	101.596	101.814	101.564	101.314
4.000	102.196	101.946	101.696	101.914	101.664	101.414
4.125	102.639	102.389	102.139	102.620	102.370	102.120

Applicable for all mortgage with greater than 15 year terms

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

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

DU Refi Plus Adjusters

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

LTV Range

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

Refi Plus Mortgages with Subordinate Financing *

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

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

Loan Level Price Adjuster Caps

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

Lock Desk Policy

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Flood Certification = $10.00 | FHA ID# - 1358600006

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30/25 Year FNMA

Rate	30 day	45 day	60 day
3.000	N/A	N/A	N/A
3.125	94.180	93.930	93.905
3.250	95.390	95.140	95.115
3.375	96.239	95.989	95.964
3.500	97.163	96.913	96.888
3.625	98.162	97.912	97.887
3.750	99.146	98.896	98.871
3.875	100.002	99.752	99.727
3.990	100.844	100.594	100.569
4.000	100.894	100.644	100.619
4.125	101.822	101.572	101.547
4.250	102.672	102.422	102.397
4.375	103.323	103.073	103.048
4.500	104.031	103.781	103.756
4.625	104.797	104.547	104.522
4.750	105.542	105.292	105.267
4.875	106.159	105.909	105.884
4.990	106.727	106.477	106.452
5.000	106.777	106.527	106.502
5.125	107.394	107.144	107.119

20 Year FNMA

Rate	30 day	45 day	60 day
3.000	N/A	N/A	N/A
3.125	95.296	95.046	94.796
3.250	96.709	96.459	96.209
3.375	97.638	97.388	97.138
3.500	98.568	98.318	98.068
3.625	99.498	99.248	98.998
3.750	100.348	100.098	99.848
3.875	101.027	100.777	100.527
3.990	101.657	101.407	101.157
4.000	101.707	101.457	101.207
4.125	102.387	102.137	101.887
4.250	103.061	102.811	102.561
4.375	103.725	103.475	103.225
4.500	104.389	104.139	103.889
4.625	105.054	104.804	104.554
4.750	105.638	105.388	105.138
4.875	106.052	105.802	105.552
4.990	106.416	106.166	105.916
5.000	106.466	106.216	105.966
5.125	106.880	106.630	106.380

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	93.683	93.433	93.183
2.375	95.107	94.857	94.607
2.500	96.532	96.282	96.032
2.625	97.497	97.247	96.997
2.750	98.079	97.829	97.579
2.875	98.739	98.489	98.239
2.990	99.427	99.177	98.927
3.000	99.477	99.227	98.977
3.125	100.148	99.898	99.648
3.250	100.738	100.488	100.238
3.375	101.353	101.103	100.853
3.500	101.992	101.742	101.492
3.625	102.528	102.278	102.028
3.750	102.989	102.739	102.489
3.875	103.511	103.261	103.011
3.990	104.044	103.794	103.544
4.000	104.094	103.844	103.594
4.125	104.706	104.456	104.206

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	94.379	94.129	93.879
2.375	95.851	95.601	95.351
2.500	97.322	97.072	96.822
2.625	98.383	98.133	97.883
2.750	99.064	98.814	98.564
2.875	99.746	99.496	99.246
2.990	100.378	100.128	99.878
3.000	100.428	100.178	99.928
3.125	101.001	100.751	100.501
3.250	101.474	101.224	100.974
3.375	101.947	101.697	101.447
3.500	102.421	102.171	101.921
3.625	102.878	102.628	102.378
3.750	103.321	103.071	102.821
3.875	103.764	103.514	103.264
3.990	104.156	103.906	103.656
4.000	104.206	103.956	103.706
4.125	104.649	104.399	104.149

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	94.548	94.298	94.048
3.500	95.707	95.457	95.207
3.625	96.940	96.690	96.440
3.750	98.069	97.819	97.569
3.875	98.878	98.628	98.378
3.990	99.673	99.423	99.173
4.000	99.723	99.473	99.223
4.125	100.604	100.354	100.104
4.250	101.327	101.077	100.827
4.375	101.681	101.431	101.181
4.500	102.093	101.843	101.593
4.625	102.562	102.312	102.062
4.750	103.100	102.850	102.600
4.875	103.701	103.451	103.201
4.990	104.253	104.003	103.753
5.000	104.303	104.053	103.803
5.125	104.904	104.654	104.404
5.250	105.506	105.256	105.006

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	95.317	95.067	94.817
2.625	96.454	96.204	95.954
2.750	97.192	96.942	96.692
2.875	98.008	97.758	97.508
2.990	98.852	98.602	98.352
3.000	98.902	98.652	98.402
3.125	99.648	99.398	99.148
3.250	100.238	99.988	99.738
3.375	100.853	100.603	100.353
3.500	101.492	101.242	100.992
3.625	101.914	101.664	101.414
3.750	102.156	101.906	101.656
3.875	102.459	102.209	101.959
3.990	102.774	102.524	102.274
4.000	102.824	102.574	102.324
4.125	103.217	102.967	102.717

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.: 7/13/2015
45 Day Lock Exp.: 7/27/2015
60 Day Lock Exp.: 8/10/2015

W. Rate Sheet Dated: 6/11/2015 **Release Time: 2:25 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	94.140	93.890	93.640
3.500	94.989	94.739	94.489
3.625	95.913	95.663	95.413
3.750	96.912	96.662	96.412
3.875	97.896	97.646	97.396
4.000	98.752	98.502	98.252
4.125	99.644	99.394	99.144
4.250	100.572	100.322	100.072
4.375	101.422	101.172	100.922
4.500	102.073	101.823	101.573
4.625	102.781	102.531	102.281
4.750	103.547	103.297	103.047
4.875	104.292	104.042	103.792
5.000	104.909	104.659	104.409
5.125	105.527	105.277	105.027
5.250	106.144	105.894	105.644

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	94.360	94.110	93.860
3.750	95.587	95.337	95.087
3.875	96.755	96.505	96.255
4.000	97.561	97.311	97.061
4.125	98.403	98.153	97.903
4.250	99.281	99.031	98.781
4.375	100.050	99.800	99.550
4.500	100.400	100.150	99.900
4.625	100.807	100.557	100.307
4.750	101.271	101.021	100.771
4.875	101.802	101.552	101.302
5.000	102.403	102.153	101.903
5.125	103.005	102.755	102.505
5.250	103.606	103.356	103.106
5.375	104.208	103.958	103.708

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](#)

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: 6/11/2015
Release Time: 2:25 PM ET

30 Day Lock Exp.: 7/13/2015
45 Day Lock Exp.: 7/27/2015
60 Day Lock Exp.: 8/10/2015

30/25 Year Open Access ≤ 105.00 LTV

Rate	30 day	45 day	60 day
3.250	94.179	93.929	93.679
3.375	95.050	94.800	94.550
3.500	96.161	95.911	95.661
3.625	97.220	96.970	96.720
3.750	98.054	97.804	97.554
3.875	98.830	98.580	98.330
4.000	99.846	99.596	99.346
4.125	100.801	100.551	100.301
4.250	101.534	101.284	101.034
4.375	102.151	101.901	101.651
4.500	102.888	102.638	102.388
4.625	103.771	103.521	103.271
4.750	104.453	104.203	103.953
4.875	105.051	104.801	104.551
5.000	105.235	104.985	104.735
5.125	106.082	105.832	105.582
5.250	106.719	106.469	106.219

30/25 Year Open Access > 105.00 LTV

Rate	30 day	45 day	60 day
3.250	94.179	93.929	93.679
3.375	94.988	94.738	94.488
3.500	96.099	95.849	95.599
3.625	97.158	96.908	96.658
3.750	97.992	97.742	97.492
3.875	98.768	98.518	98.268
4.000	99.784	99.534	99.284
4.125	100.739	100.489	100.239
4.250	101.472	101.222	100.972
4.375	102.089	101.839	101.589
4.500	103.513	103.263	103.013
4.625	104.396	104.146	103.896
4.750	105.078	104.828	104.578
4.875	105.676	105.426	105.176
5.000	106.673	106.423	106.173
5.125	107.520	107.270	107.020
5.250	108.157	107.907	107.657

20 Year Open Access ≤ 105.00 LTV

Rate	30 day	45 day	60 day
3.250	96.135	95.885	95.635
3.375	97.083	96.833	96.583
3.500	98.000	97.750	97.500
3.625	98.885	98.635	98.385
3.750	99.611	99.361	99.111
3.875	100.245	99.995	99.745
4.000	100.850	100.600	100.350
4.125	101.671	101.421	101.171
4.250	102.334	102.084	101.834
4.375	102.910	102.660	102.410
4.500	103.438	103.188	102.938
4.625	104.203	103.953	103.703
4.750	104.818	104.568	104.318
4.875	105.367	105.117	104.867
5.000	104.937	104.687	104.437
5.125	105.667	105.417	105.167
5.250	106.248	105.998	105.748

20 Year Open Access > 105.00 LTV

Rate	30 day	45 day	60 day
3.250	96.135	95.885	95.635
3.375	96.771	96.521	96.271
3.500	97.688	97.438	97.188
3.625	98.573	98.323	98.073
3.750	99.299	99.049	98.799
3.875	99.933	99.683	99.433
4.000	100.475	100.225	99.975
4.125	101.296	101.046	100.796
4.250	101.959	101.709	101.459
4.375	102.535	102.285	102.035
4.500	103.626	103.376	103.126
4.625	104.391	104.141	103.891
4.750	105.006	104.756	104.506
4.875	105.555	105.305	105.055
5.000	105.375	105.125	104.875
5.125	106.105	105.855	105.605
5.250	106.686	106.436	106.186

15 Year Open Access ≤ 105.00 LTV

Rate	30 day	45 day	60 day
2.250	94.914	94.664	94.414
2.375	95.648	95.398	95.148
2.500	96.381	96.131	95.881
2.625	97.050	96.800	96.550
2.750	97.669	97.419	97.169
2.875	98.264	98.014	97.764
3.000	98.976	98.726	98.476
3.125	99.604	99.354	99.104
3.250	100.039	99.789	99.539
3.375	100.731	100.481	100.231
3.500	101.399	101.149	100.899
3.625	101.993	101.743	101.493
3.750	102.545	102.295	102.045
3.875	103.096	102.846	102.596
4.000	103.329	103.079	102.829
4.125	103.906	103.656	103.406
4.250	104.435	104.185	103.935

15 Year Open Access > 105.00 LTV

Rate	30 day	45 day	60 day
2.250	94.914	94.664	94.414
2.375	93.523	93.273	93.023
2.500	94.256	94.006	93.756
2.625	94.925	94.675	94.425
2.750	95.544	95.294	95.044
2.875	97.827	97.577	97.327
3.000	98.539	98.289	98.039
3.125	99.167	98.917	98.667
3.250	99.602	99.352	99.102
3.375	100.606	100.356	100.106
3.500	101.274	101.024	100.774
3.625	101.868	101.618	101.368
3.750	102.420	102.170	101.920
3.875	103.096	102.846	102.596
4.000	103.329	103.079	102.829
4.125	103.906	103.656	103.406
4.250	104.435	104.185	103.935

Applicable for all mortgages with greater than 15 year terms

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

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

Open Access Mortgage with Subordinate Financing

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

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

Open Access Adjusters

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

Relief Refinance Mortgage Delivery Fee Cap

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

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

Lock Desk Policy

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Flood Certification = $10.00 FHA ID# - 1358600006

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

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: 6/11/2015

Release Time: 2:25 PM ET

30 Day Lock Exp.: 7/13/2015
45 Day Lock Exp.: 7/27/2015
60 Day Lock Exp.: 8/10/2015

30/25 Year FHLMC			
Rate	30 day	45 day	60 day
3.125	N/A	N/A	N/A
3.250	95.339	95.089	95.064
3.375	96.210	95.960	95.935
3.500	97.321	97.071	97.046
3.625	98.380	98.130	98.105
3.750	99.214	98.964	98.939
3.875	99.990	99.740	99.715
3.990	100.956	100.706	100.681
4.000	101.006	100.756	100.731
4.125	101.961	101.711	101.686
4.250	102.694	102.444	102.419
4.375	103.311	103.061	103.036
4.500	104.048	103.798	103.773
4.625	104.931	104.681	104.656
4.750	105.613	105.363	105.338
4.875	106.211	105.961	105.936
4.990	106.345	106.095	106.070
5.000	106.395	106.145	106.120
5.125	107.242	106.992	106.967
5.250	107.879	107.629	107.604

20 Year FHLMC			
Rate	30 day	45 day	60 day
3.125	N/A	N/A	N/A
3.250	97.395	97.145	96.895
3.375	98.343	98.093	97.843
3.500	99.260	99.010	98.760
3.625	100.145	99.895	99.645
3.750	100.871	100.621	100.371
3.875	101.505	101.255	101.005
3.990	102.060	101.810	101.560
4.000	102.110	101.860	101.610
4.125	102.931	102.681	102.431
4.250	103.594	103.344	103.094
4.375	104.170	103.920	103.670
4.500	104.698	104.448	104.198
4.625	105.463	105.213	104.963
4.750	106.078	105.828	105.578
4.875	106.627	106.377	106.127
4.990	106.147	105.897	105.647
5.000	106.197	105.947	105.697
5.125	106.927	106.677	106.427
5.250	107.508	107.258	107.008

15 Year FHLMC			
Rate	30 day	45 day	60 day
2.125	N/A	N/A	N/A
2.250	95.574	95.324	95.074
2.375	96.308	96.058	95.808
2.500	97.041	96.791	96.541
2.625	97.710	97.460	97.210
2.750	98.329	98.079	97.829
2.875	98.924	98.674	98.424
2.990	99.586	99.336	99.086
3.000	99.636	99.386	99.136
3.125	100.264	100.014	99.764
3.250	100.699	100.449	100.199
3.375	101.391	101.141	100.891
3.500	102.059	101.809	101.559
3.625	102.653	102.403	102.153
3.750	103.205	102.955	102.705
3.875	103.756	103.506	103.256
3.990	103.939	103.689	103.439
4.000	103.989	103.739	103.489
4.125	104.566	104.316	104.066
4.250	105.095	104.845	104.595

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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WHOLESALE MORTGAGE DIVISION

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45 Day Lock Exp.: 7/27/2015
60 Day Lock Exp.: 8/10/2015

prices are subject to change without notice

W. Rate Sheet Dated: 6/11/2015

Release Time: 2:25 PM ET

30/25 Year FHLMC HP & HPA

Rate	30 day	45 day	60 day
3.125	N/A	N/A	N/A
3.250	95.339	95.089	95.064
3.375	96.210	95.960	95.935
3.500	97.321	97.071	97.046
3.625	98.380	98.130	98.105
3.750	99.214	98.964	98.939
3.875	99.990	99.740	99.715
3.990	100.956	100.706	100.681
4.000	101.006	100.756	100.731
4.125	101.961	101.711	101.686
4.250	102.694	102.444	102.419
4.375	103.311	103.061	103.036
4.500	104.048	103.798	103.773
4.625	104.931	104.681	104.656
4.750	105.613	105.363	105.338
4.875	106.211	105.961	105.936
4.990	106.345	106.095	106.070
5.000	106.395	106.145	106.120
5.125	107.242	106.992	106.967
5.250	107.879	107.629	107.604

20 Year FHLMC HP & HPA

Rate	30 day	45 day	60 day
3.125	N/A	N/A	N/A
3.250	97.395	97.145	96.895
3.375	98.343	98.093	97.843
3.500	99.260	99.010	98.760
3.625	100.145	99.895	99.645
3.750	100.871	100.621	100.371
3.875	101.505	101.255	101.005
3.990	102.060	101.810	101.560
4.000	102.110	101.860	101.610
4.125	102.931	102.681	102.431
4.250	103.594	103.344	103.094
4.375	104.170	103.920	103.670
4.500	104.698	104.448	104.198
4.625	105.463	105.213	104.963
4.750	106.078	105.828	105.578
4.875	106.627	106.377	106.127
4.990	106.147	105.897	105.647
5.000	106.197	105.947	105.697
5.125	106.927	106.677	106.427
5.250	107.508	107.258	107.008

15 Year FHLMC HP & HPA

Rate	30 day	45 day	60 day
2.125	N/A	N/A	N/A
2.250	95.574	95.324	95.074
2.375	96.308	96.058	95.808
2.500	97.041	96.791	96.541
2.625	97.710	97.460	97.210
2.750	98.329	98.079	97.829
2.875	98.924	98.674	98.424
2.990	99.586	99.336	99.086
3.000	99.636	99.386	99.136
3.125	100.264	100.014	99.764
3.250	100.699	100.449	100.199
3.375	101.391	101.141	100.891
3.500	102.059	101.809	101.559
3.625	102.653	102.403	102.153
3.750	103.205	102.955	102.705
3.875	103.756	103.506	103.256
3.990	103.939	103.689	103.439
4.000	103.989	103.739	103.489
4.125	104.566	104.316	104.066
4.250	105.095	104.845	104.595

Adjustments

Multi Unit

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

Mortgages with Subordinate Financing

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

Feature Adjustments

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

Super Conforming Mortgage

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

All Loan Type Adjustments

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

Home Possible Mortgage

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

Home Possible Advantage Mortgage

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

Lender Paid MI Adjustments (cumulative with above adjustments)

LPMI Adjust "All Properties but Manufactured and Multi Unit"

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

LPMI Adjust "Manufactured and Multi Unit"

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

Additional LPMI Premium Adjustments

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

* Does not apply in HI

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60 Day Lock Exp.: 8/10/2015

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W. Rate Sheet Dated: 6/11/2015 **Release Time: 2:25 PM ET**

Non-Conforming 30 year Fixed
Max Price After Adjustments 101.750

Rate	30 day	45 day	60 day
4.000	97.766	97.626	97.485
4.125	98.368	98.228	98.087
4.250	98.970	98.830	98.689
4.375	99.572	99.432	99.291
4.500	100.174	100.034	99.893
4.625	100.674	100.534	100.393
4.750	101.174	101.034	100.893
4.875	101.643	101.503	101.362
5.000	101.893	101.753	101.612
5.125	102.143	102.003	101.862
5.250	102.362	102.222	102.081
5.375	102.581	102.441	102.300

Non-Conforming 15 year Fixed
Max Price After Adjustments 101.250

Rate	30 day	45 day	60 day
3.250	98.040	97.915	97.790
3.375	98.657	98.532	98.407
3.500	99.274	99.149	99.024
3.625	99.160	99.020	98.879
3.750	99.613	99.488	99.363
3.875	100.019	99.894	99.769
4.000	100.394	100.269	100.144
4.125	100.707	100.582	100.457
4.250	100.988	100.863	100.738
4.375	101.176	101.051	100.926
4.500	101.301	101.176	101.051
4.625	101.426	101.301	101.176

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

Alt-Option Access Terms & Pricing

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

Access 30 yr Fixed (AOAP-30F)		
Rate	30 day	45 day
6.625	99.634	99.480
6.750	99.941	99.782
6.875	100.248	100.084
7.000	100.556	100.386
7.125	100.863	100.689
7.250	101.170	100.991
7.375	101.478	101.293
7.500	101.785	101.595
7.625	102.092	101.897
7.750	102.399	102.199
7.875	102.707	102.501
8.000	103.014	102.803
8.125	103.321	103.105
8.250	103.629	103.407
8.375	103.936	103.709

Access 15 yr Fixed (AOAP-15F)		
Rate	30 day	45 day
6.375	100.207	100.064
6.500	100.452	100.303
6.625	100.696	100.543
6.750	100.941	100.782
6.875	101.186	101.022
7.000	101.431	101.261
7.125	101.676	101.501
7.250	101.920	101.741
7.375	102.165	101.980
7.500	102.410	102.220
7.625	102.655	102.459
7.750	102.899	102.699
7.875	103.144	102.939
8.000	103.389	103.178
8.125	103.634	103.418

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

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

Alt-Option Asset Inclusion Terms & Pricing

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

Asset 30 yr Fixed (AOAIP-30F)		
Rate	30 day	45 day
6.125	99.634	99.480
6.250	99.941	99.782
6.375	100.248	100.084
6.500	100.556	100.386
6.625	100.863	100.689
6.750	101.170	100.991
6.875	101.478	101.293
7.000	101.785	101.595
7.125	102.092	101.897
7.250	102.399	102.199
7.375	102.707	102.501
7.500	103.014	102.803
7.625	103.321	103.105
7.750	103.629	103.407
7.875	103.936	103.709

Asset 15 yr Fixed (AOAIP-15F)		
Rate	30 day	45 day
5.875	100.207	100.064
6.000	100.452	100.303
6.125	100.696	100.543
6.250	100.941	100.782
6.375	101.186	101.022
6.500	101.431	101.261
6.625	101.676	101.501
6.750	101.920	101.741
6.875	102.165	101.980
7.000	102.410	102.220
7.125	102.655	102.459
7.250	102.899	102.699
7.375	103.144	102.939
7.500	103.389	103.178
7.625	103.634	103.418

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

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

Lock Desk Policy

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

Flood Certification = $10.00 FHA ID# - 1358600006

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

AMERICAN FINANCIAL RESOURCES, INC.
WHOLESALE MORTGAGE DIVISION

AFR Wholesale's Website	AFR Rate Sheet Archive
Lock Desk e-mail:	LockDesk@afrwholesale.com
Lock Desk Phone:	1-877-588-2706
Lock Desk Hours:	10:00 am ET - 7:00 pm ET

prices are subject to change without notice

W. Rate Sheet Dated: 6/11/2015 — **Release Time:** 2:25 PM ET

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

Alt-Option Ratio Terms & Pricing

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

Ratio 30 yr Fixed (AORP-30F)

Rate	30 day	45 day
6.125	99.634	99.480
6.250	99.941	99.782
6.375	100.248	100.084
6.500	100.556	100.386
6.625	100.863	100.689
6.750	101.170	100.991
6.875	101.478	101.293
7.000	101.785	101.595
7.125	102.092	101.897
7.250	102.399	102.199
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7.625	103.321	103.105
7.750	103.629	103.407
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Ratio 15 yr Fixed (AORP-15F)

Rate	30 day	45 day
5.875	100.207	100.064
6.000	100.452	100.303
6.125	100.696	100.543
6.250	100.941	100.782
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7.375	103.144	102.939
7.500	103.389	103.178
7.625	103.634	103.418

Ratio FICO / LTV Price Adjustments

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

Ratio Price Adjustments

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

Alt-Option Income Terms & Pricing

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

Income 30 yr Fixed (AOIP-30F)

Rate	30 day	45 day
6.125	99.634	99.480
6.250	99.941	99.782
6.375	100.248	100.084
6.500	100.556	100.386
6.625	100.863	100.689
6.750	101.170	100.991
6.875	101.478	101.293
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7.500	103.014	102.803
7.625	103.321	103.105
7.750	103.629	103.407
7.875	103.936	103.709

Income 15 yr Fixed (AOIP-15F)

Rate	30 day	45 day
5.875	100.207	100.207
6.000	100.452	100.452
6.125	100.696	100.696
6.250	100.941	100.941
6.375	101.186	101.186
6.500	101.431	101.431
6.625	101.676	101.676
6.750	101.920	101.920
6.875	102.165	102.165
7.000	102.410	102.410
7.125	102.655	102.655
7.250	102.899	102.899
7.375	103.144	103.144
7.500	103.389	103.389
7.625	103.634	103.634

Income FICO / LTV Price Adjustments

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

Income Price Adjustments

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

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