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: 6/12/2015
Release Time: 10:00 AM ET

30 Day Lock Exp.: 7/13/2015
45 Day Lock Exp.: 7/27/2015
60 Day Lock Exp.: 8/11/2015

STANDARD GOVERNMENT PRODUCT

30/25 Year Government Standard Product

Rate	30 Day	45 Day	60 Day
3.250	99.287	99.037	98.787
3.375	99.587	99.337	99.087
3.500	100.387	100.137	99.887
3.625	100.487	100.237	99.987
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	106.081	105.831	105.581
4.875	106.481	106.231	105.981
5.000	107.031	106.781	106.531
5.125	107.081	106.831	106.581
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	99.037	98.787	98.537
3.375	99.337	99.087	98.837
3.500	100.137	99.887	99.637
3.625	100.237	99.987	99.737
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	105.831	105.581	105.331
4.875	106.231	105.981	105.731
5.000	106.781	106.531	106.281
5.125	106.831	106.581	106.331
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	100.425	100.175	99.925
2.875	100.725	100.475	100.225
3.000	100.975	100.725	100.475
3.125	101.125	100.875	100.625
3.250	102.730	102.480	102.230
3.375	103.030	102.780	102.530
3.500	103.280	103.030	102.780
3.625	103.430	103.180	102.930
3.750	104.398	104.148	103.898
3.875	104.698	104.448	104.198
4.000	104.898	104.648	104.398
4.125	105.048	104.798	104.548
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

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	98.787	98.537	98.287
3.375	99.087	98.837	98.587
3.500	99.887	99.637	99.387
3.625	99.987	99.737	99.487
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	105.581	105.331	105.081
4.875	105.981	105.731	105.481
5.000	106.531	106.281	106.031
5.125	106.581	106.331	106.081
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	98.537	98.287	98.037
3.375	98.837	98.587	98.337
3.500	99.637	99.387	99.137
3.625	99.737	99.487	99.237
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	105.331	105.081	104.831
4.875	105.731	105.481	105.231
5.000	106.281	106.031	105.781
5.125	106.331	106.081	105.831
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	99.975	99.725	99.475
2.875	100.275	100.025	99.775
3.000	100.525	100.275	100.025
3.125	100.675	100.425	100.175
3.250	102.280	102.030	101.780
3.375	102.580	102.330	102.080
3.500	102.830	102.580	102.330
3.625	102.980	102.730	102.480
3.750	103.948	103.698	103.448
3.875	104.248	103.998	103.748
4.000	104.448	104.198	103.948
4.125	104.598	104.348	104.098
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	97.363	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	97.712	97.462	97.212
4.000	100.906	100.656	100.406
4.500	102.900	102.650	102.400
5.000	104.356	104.106	103.856

15 Year One Time Close "OTC" Specialty Product

Rate	30 Day	45 Day	60 Day
3.000	98.891	98.641	98.391
3.500	101.196	100.946	100.696
4.000	102.814	102.564	102.314
4.500	N/A	N/A	N/A
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	6/12/2015	4.750%

American Financial Resources, Inc. - Announcements

The OTC program is not available for TF clients.

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

Lock Desk Policy

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

Flood Certification = $10.00 | FHA ID# - 1358600006

Full Lock Desk Policy Can Be Found Here | AFR Guidelines

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DURP 30/25 Year

Rate	≤ 105% LTV 30 Day	≤ 105% LTV 45 Day	≤ 105% LTV 60 Day	> 105% LTV 30 Day	> 105% LTV 45 Day	> 105% LTV 60 Day
3.250	94.289	94.039	93.789	N/A	N/A	N/A
3.375	95.124	94.874	94.624	92.788	92.538	92.288
3.500	96.033	95.783	95.533	93.970	93.720	93.470
3.625	97.015	96.765	96.515	95.226	94.976	94.726
3.750	97.990	97.740	97.490	96.449	96.199	95.949
3.875	98.853	98.603	98.353	97.507	97.257	97.007
3.990	99.653	99.403	99.153	98.503	98.253	98.003
4.000	99.753	99.503	99.253	98.603	98.353	98.103
4.125	100.689	100.439	100.189	99.734	99.484	99.234
4.250	101.545	101.295	101.045	100.770	100.520	100.270
4.375	102.196	101.946	101.696	101.569	101.319	101.069
4.500	102.904	102.654	102.404	102.426	102.176	101.926
4.625	103.670	103.420	103.170	103.340	103.090	102.840
4.750	104.395	104.145	103.895	104.179	103.929	103.679
4.875	104.950	104.700	104.450	104.772	104.522	104.272
4.990	105.404	105.154	104.904	N/A	N/A	N/A
5.000	105.504	105.254	105.004	105.366	105.116	104.866
5.125	106.059	105.809	105.559	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	94.602	94.352	94.102	93.859	93.609	93.359
3.375	95.548	95.298	95.048	94.710	94.460	94.210
3.500	96.493	96.243	95.993	95.634	95.384	95.134
3.625	97.438	97.188	96.938	96.632	96.382	96.132
3.750	98.303	98.053	97.803	97.607	97.357	97.107
3.875	98.999	98.749	98.499	98.440	98.190	97.940
3.990	99.594	99.344	99.094	99.208	98.958	98.708
4.000	99.694	99.444	99.194	99.308	99.058	98.808
4.125	100.389	100.139	99.889	100.213	99.963	99.713
4.250	101.075	100.825	100.575	101.047	100.797	100.547
4.375	101.739	101.489	101.239	101.698	101.448	101.198
4.500	102.403	102.153	101.903	102.407	102.157	101.907
4.625	103.067	102.817	102.567	103.173	102.923	102.673
4.750	103.631	103.381	103.131	103.852	103.602	103.352
4.875	103.982	103.732	103.482	104.266	104.016	103.766
4.990	104.234	103.984	103.734	N/A	N/A	N/A
5.000	104.334	104.084	103.834	104.680	104.430	104.180
5.125	104.686	104.436	104.186	105.095	104.845	104.595

DURP 15 Year

Rate	≤ 105% LTV 30 Day	≤ 105% LTV 45 Day	≤ 105% LTV 60 Day	> 105% LTV 30 Day	> 105% LTV 45 Day	> 105% LTV 60 Day
2.250	93.102	92.852	92.602	N/A	N/A	N/A
2.375	94.500	94.250	94.000	N/A	N/A	N/A
2.500	95.898	95.648	95.398	92.301	92.051	91.801
2.625	96.846	96.596	96.346	93.449	93.199	92.949
2.750	97.418	97.168	96.918	94.333	94.083	93.833
2.875	98.068	97.818	97.568	95.296	95.046	94.796
2.990	98.696	98.446	98.196	96.236	95.986	95.736
3.000	98.796	98.546	98.296	96.336	96.086	95.836
3.125	99.457	99.207	98.957	97.245	96.995	96.745
3.250	100.035	99.785	99.535	98.010	97.760	97.510
3.375	100.637	100.387	100.137	98.800	98.550	98.300
3.500	101.264	101.014	100.764	99.614	99.364	99.114
3.625	101.773	101.523	101.273	100.262	100.012	99.762
3.750	102.193	101.943	101.693	100.776	100.526	100.276
3.875	102.671	102.421	102.171	101.347	101.097	100.847
3.990	103.106	102.856	102.606	101.876	101.626	101.376
4.000	103.206	102.956	102.706	101.976	101.726	101.476
4.125	103.768	103.518	103.268	102.632	102.382	102.132

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	92.536	92.286	92.036	N/A	N/A	N/A
2.375	93.981	93.731	93.481	N/A	N/A	N/A
2.500	95.427	95.177	94.927	92.101	91.851	91.601
2.625	96.470	96.220	95.970	93.249	92.999	92.749
2.750	97.142	96.892	96.642	94.133	93.883	93.633
2.875	97.813	97.563	97.313	95.096	94.846	94.596
2.990	98.385	98.135	97.885	96.036	95.786	95.536
3.000	98.485	98.235	97.985	96.136	95.886	95.636
3.125	99.048	98.798	98.548	97.045	96.795	96.545
3.250	99.508	99.258	99.008	97.810	97.560	97.310
3.375	99.969	99.719	99.469	98.600	98.350	98.100
3.500	100.430	100.180	99.930	99.414	99.164	98.914
3.625	100.859	100.609	100.359	100.062	99.812	99.562
3.750	101.257	101.007	100.757	100.576	100.326	100.076
3.875	101.656	101.406	101.156	101.147	100.897	100.647
3.990	101.954	101.704	101.454	101.676	101.426	101.176
4.000	102.054	101.804	101.554	101.776	101.526	101.276
4.125	102.453	102.203	101.953	102.432	102.182	101.932

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

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

Flood Certification = $10.00 | FHA ID# - 1358600006

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30/25 Year FNMA

Rate	30 day	45 day	60 day
3.000	N/A	N/A	N/A
3.125	94.234	93.984	93.959
3.250	95.439	95.189	95.164
3.375	96.274	96.024	95.999
3.500	97.183	96.933	96.908
3.625	98.165	97.915	97.890
3.750	99.140	98.890	98.865
3.875	100.003	99.753	99.728
3.990	100.853	100.603	100.578
4.000	100.903	100.653	100.628
4.125	101.839	101.589	101.564
4.250	102.695	102.445	102.420
4.375	103.346	103.096	103.071
4.500	104.054	103.804	103.779
4.625	104.820	104.570	104.545
4.750	105.545	105.295	105.270
4.875	106.100	105.850	105.825
4.990	106.604	106.354	106.329
5.000	106.654	106.404	106.379
5.125	107.209	106.959	106.934

20 Year FNMA

Rate	30 day	45 day	60 day
3.000	N/A	N/A	N/A
3.125	95.215	94.965	94.715
3.250	96.612	96.362	96.112
3.375	97.558	97.308	97.058
3.500	98.503	98.253	98.003
3.625	99.448	99.198	98.948
3.750	100.313	100.063	99.813
3.875	101.009	100.759	100.509
3.990	101.654	101.404	101.154
4.000	101.704	101.454	101.204
4.125	102.399	102.149	101.899
4.250	103.085	102.835	102.585
4.375	103.749	103.499	103.249
4.500	104.413	104.163	103.913
4.625	105.077	104.827	104.577
4.750	105.641	105.391	105.141
4.875	105.992	105.742	105.492
4.990	106.294	106.044	105.794
5.000	106.344	106.094	105.844
5.125	106.696	106.446	106.196

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	93.852	93.602	93.352
2.375	95.250	95.000	94.750
2.500	96.648	96.398	96.148
2.625	97.596	97.346	97.096
2.750	98.168	97.918	97.668
2.875	98.818	98.568	98.318
2.990	99.496	99.246	98.996
3.000	99.546	99.296	99.046
3.125	100.207	99.957	99.707
3.250	100.785	100.535	100.285
3.375	101.387	101.137	100.887
3.500	102.014	101.764	101.514
3.625	102.523	102.273	102.023
3.750	102.943	102.693	102.443
3.875	103.421	103.171	102.921
3.990	103.906	103.656	103.406
4.000	103.956	103.706	103.456
4.125	104.518	104.268	104.018

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	94.546	94.296	94.046
2.375	95.991	95.741	95.491
2.500	97.437	97.187	96.937
2.625	98.480	98.230	97.980
2.750	99.152	98.902	98.652
2.875	99.823	99.573	99.323
2.990	100.445	100.195	99.945
3.000	100.495	100.245	99.995
3.125	101.058	100.808	100.558
3.250	101.518	101.268	101.018
3.375	101.979	101.729	101.479
3.500	102.440	102.190	101.940
3.625	102.869	102.619	102.369
3.750	103.267	103.017	102.767
3.875	103.666	103.416	103.166
3.990	104.014	103.764	103.514
4.000	104.064	103.814	103.564
4.125	104.463	104.213	103.963

30/25 Year HB FNMA

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	94.584	94.334	94.084
3.500	95.727	95.477	95.227
3.625	96.943	96.693	96.443
3.750	98.062	97.812	97.562
3.875	98.879	98.629	98.379
3.990	99.682	99.432	99.182
4.000	99.732	99.482	99.232
4.125	100.621	100.371	100.121
4.250	101.350	101.100	100.850
4.375	101.704	101.454	101.204
4.500	102.115	101.865	101.615
4.625	102.584	102.334	102.084
4.750	103.102	102.852	102.602
4.875	103.641	103.391	103.141
4.990	104.130	103.880	103.630
5.000	104.180	103.930	103.680
5.125	104.720	104.470	104.220

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	95.433	95.183	94.933
2.625	96.552	96.302	96.052
2.750	97.281	97.031	96.781
2.875	98.087	97.837	97.587
2.990	98.921	98.671	98.421
3.000	98.971	98.721	98.471
3.125	99.707	99.457	99.207
3.250	100.285	100.035	99.785
3.375	100.888	100.638	100.388
3.500	101.514	101.264	101.014
3.625	101.909	101.659	101.409
3.750	102.111	101.861	101.611
3.875	102.370	102.120	101.870
3.990	102.636	102.386	102.136
4.000	102.686	102.436	102.186
4.125	103.030	102.780	102.530

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.: 7/13/2015

45 Day Lock Exp.: 7/27/2015

60 Day Lock Exp.: 8/11/2015

prices are subject to change without notice

W. Rate Sheet Dated: 6/12/2015 **Release Time: 10:00 AM 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	94.189	93.939	93.689
3.500	95.024	94.774	94.524
3.625	95.933	95.683	95.433
3.750	96.915	96.665	96.415
3.875	97.890	97.640	97.390
4.000	98.753	98.503	98.253
4.125	99.653	99.403	99.153
4.250	100.589	100.339	100.089
4.375	101.445	101.195	100.945
4.500	102.096	101.846	101.596
4.625	102.804	102.554	102.304
4.750	103.570	103.320	103.070
4.875	104.295	104.045	103.795
5.000	104.850	104.600	104.350
5.125	105.404	105.154	104.904
5.250	105.959	105.709	105.459

FNMA HB MCM 30 Year

Note Rate	30 Day	45 Day	60 Day
2.875	N/A	N/A	N/A
3.000	N/A	N/A	N/A
3.125	N/A	N/A	N/A
3.250	N/A	N/A	N/A
3.375	N/A	N/A	N/A
3.500	N/A	N/A	N/A
3.625	94.381	94.131	93.881
3.750	95.592	95.342	95.092
3.875	96.748	96.498	96.248
4.000	97.562	97.312	97.062
4.125	98.412	98.162	97.912
4.250	99.298	99.048	98.798
4.375	100.073	99.823	99.573
4.500	100.422	100.172	99.922
4.625	100.829	100.579	100.329
4.750	101.294	101.044	100.794
4.875	101.809	101.559	101.309
5.000	102.348	102.098	101.848
5.125	102.887	102.637	102.387
5.250	103.426	103.176	102.926

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

prices are subject to change without notice

W. Rate Sheet Dated: 6/12/2015 **Release Time:** 10:00 AM ET

30 Day Lock Exp.: 7/13/2015
45 Day Lock Exp.: 7/27/2015
60 Day Lock Exp.: 8/11/2015

30/25 Year Open Access ≤ 105.00 LTV

Rate	30 day	45 day	60 day
3.250	94.207	93.957	93.707
3.375	95.099	94.849	94.599
3.500	96.203	95.953	95.703
3.625	97.255	97.005	96.755
3.750	98.078	97.828	97.578
3.875	98.876	98.626	98.376
4.000	99.881	99.631	99.381
4.125	100.822	100.572	100.322
4.250	101.538	101.288	101.038
4.375	102.140	101.890	101.640
4.500	102.939	102.689	102.439
4.625	103.807	103.557	103.307
4.750	104.475	104.225	103.975
4.875	105.061	104.811	104.561
5.000	105.236	104.986	104.736
5.125	106.071	105.821	105.571
5.250	106.695	106.445	106.195

30/25 Year Open Access > 105.00 LTV

Rate	30 day	45 day	60 day
3.250	94.207	93.957	93.707
3.375	95.037	94.787	94.537
3.500	96.141	95.891	95.641
3.625	97.193	96.943	96.693
3.750	98.016	97.766	97.516
3.875	98.814	98.564	98.314
4.000	99.819	99.569	99.319
4.125	100.760	100.510	100.260
4.250	101.476	101.226	100.976
4.375	102.078	101.828	101.578
4.500	103.564	103.314	103.064
4.625	104.432	104.182	103.932
4.750	105.100	104.850	104.600
4.875	105.686	105.436	105.186
5.000	106.674	106.424	106.174
5.125	107.509	107.259	107.009
5.250	108.133	107.883	107.633

20 Year Open Access ≤ 105.00 LTV

Rate	30 day	45 day	60 day
3.250	96.088	95.838	95.588
3.375	97.033	96.783	96.533
3.500	97.947	97.697	97.447
3.625	98.825	98.575	98.325
3.750	99.542	99.292	99.042
3.875	100.165	99.915	99.665
4.000	100.819	100.569	100.319
4.125	101.628	101.378	101.128
4.250	102.278	102.028	101.778
4.375	102.843	102.593	102.343
4.500	103.453	103.203	102.953
4.625	104.206	103.956	103.706
4.750	104.811	104.561	104.311
4.875	105.350	105.100	104.850
5.000	104.934	104.684	104.434
5.125	105.655	105.405	105.155
5.250	106.226	105.976	105.726

20 Year Open Access > 105.00 LTV

Rate	30 day	45 day	60 day
3.250	96.088	95.838	95.588
3.375	96.721	96.471	96.221
3.500	97.635	97.385	97.135
3.625	98.513	98.263	98.013
3.750	99.230	98.980	98.730
3.875	99.853	99.603	99.353
4.000	100.444	100.194	99.944
4.125	101.253	101.003	100.753
4.250	101.903	101.653	101.403
4.375	102.468	102.218	101.968
4.500	103.641	103.391	103.141
4.625	104.394	104.144	103.894
4.750	104.999	104.749	104.499
4.875	105.538	105.288	105.038
5.000	105.372	105.122	104.872
5.125	106.093	105.843	105.593
5.250	106.664	106.414	106.164

15 Year Open Access ≤ 105.00 LTV

Rate	30 day	45 day	60 day
2.250	94.947	94.697	94.447
2.375	95.680	95.430	95.180
2.500	96.413	96.163	95.913
2.625	97.081	96.831	96.581
2.750	97.697	97.447	97.197
2.875	98.299	98.049	97.799
3.000	99.008	98.758	98.508
3.125	99.633	99.383	99.133
3.250	100.084	99.834	99.584
3.375	100.771	100.521	100.271
3.500	101.432	101.182	100.932
3.625	102.020	101.770	101.520
3.750	102.566	102.316	102.066
3.875	103.112	102.862	102.612
4.000	103.347	103.097	102.847
4.125	103.918	103.668	103.418
4.250	104.442	104.192	103.942

15 Year Open Access > 105.00 LTV

Rate	30 day	45 day	60 day
2.250	94.947	94.697	94.447
2.375	93.555	93.305	93.055
2.500	94.288	94.038	93.788
2.625	94.956	94.706	94.456
2.750	95.572	95.322	95.072
2.875	97.862	97.612	97.362
3.000	98.571	98.321	98.071
3.125	99.196	98.946	98.696
3.250	99.647	99.397	99.147
3.375	100.646	100.396	100.146
3.500	101.307	101.057	100.807
3.625	101.895	101.645	101.395
3.750	102.441	102.191	101.941
3.875	103.112	102.862	102.612
4.000	103.347	103.097	102.847
4.125	103.918	103.668	103.418
4.250	104.442	104.192	103.942

Applicable for all mortgages with greater than 15 year terms

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

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

Open Access Mortgage with Subordinate Financing

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

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

Open Access Adjusters

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

Relief Refinance Mortgage Delivery Fee Cap

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

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

Lock Desk Policy

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Flood Certification = $10.00 FHA ID# - 1358600006

Full Lock Desk Policy Can Be Found Here AFR Guidelines

AMERICAN
FINANCIAL RESOURCES, INC.
WHOLESALE MORTGAGE DIVISION

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

30 Day Lock Exp.: 7/13/2015
45 Day Lock Exp.: 7/27/2015
60 Day Lock Exp.: 8/11/2015

prices are subject to change without notice

W. Rate Sheet Dated: 6/12/2015

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	95.367	95.117	95.092
3.375	96.259	96.009	95.984
3.500	97.363	97.113	97.088
3.625	98.415	98.165	98.140
3.750	99.238	98.988	98.963
3.875	100.036	99.786	99.761
3.990	100.991	100.741	100.716
4.000	101.041	100.791	100.766
4.125	101.982	101.732	101.707
4.250	102.698	102.448	102.423
4.375	103.300	103.050	103.025
4.500	104.099	103.849	103.824
4.625	104.967	104.717	104.692
4.750	105.635	105.385	105.360
4.875	106.221	105.971	105.946
4.990	106.346	106.096	106.071
5.000	106.396	106.146	106.121
5.125	107.231	106.981	106.956
5.250	107.855	107.605	107.580

20 Year FHLMC

Rate	30 day	45 day	60 day
3.125	N/A	N/A	N/A
3.250	97.348	97.098	96.848
3.375	98.293	98.043	97.793
3.500	99.207	98.957	98.707
3.625	100.085	99.835	99.585
3.750	100.802	100.552	100.302
3.875	101.425	101.175	100.925
3.990	102.029	101.779	101.529
4.000	102.079	101.829	101.579
4.125	102.888	102.638	102.388
4.250	103.538	103.288	103.038
4.375	104.103	103.853	103.603
4.500	104.713	104.463	104.213
4.625	105.466	105.216	104.966
4.750	106.071	105.821	105.571
4.875	106.610	106.360	106.110
4.990	106.144	105.894	105.644
5.000	106.194	105.944	105.694
5.125	106.915	106.665	106.415
5.250	107.486	107.236	106.986

15 Year FHLMC

Rate	30 day	45 day	60 day
2.125	N/A	N/A	N/A
2.250	95.607	95.357	95.107
2.375	96.340	96.090	95.840
2.500	97.073	96.823	96.573
2.625	97.741	97.491	97.241
2.750	98.357	98.107	97.857
2.875	98.959	98.709	98.459
2.990	99.618	99.368	99.118
3.000	99.668	99.418	99.168
3.125	100.293	100.043	99.793
3.250	100.744	100.494	100.244
3.375	101.431	101.181	100.931
3.500	102.092	101.842	101.592
3.625	102.680	102.430	102.180
3.750	103.226	102.976	102.726
3.875	103.772	103.522	103.272
3.990	103.957	103.707	103.457
4.000	104.007	103.757	103.507
4.125	104.578	104.328	104.078
4.250	105.102	104.852	104.602

Adjustments

Applicable for all mortgages with greater than 15 year terms

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

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

Cash-Out Refinance

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

Feature Adjustments

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

Mortgages with Subordinate Financing

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

Multi Unit

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

All Loan Type Adjustments

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

Super Conforming Mortgage

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

Lender Paid MI Adjustments (cumulative with above adjustments)

LPMI Adjust Term > 20 yr & All Manuf.

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

LPMI Adjust Term ≤ 20 yr

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

Additional LPMI Premium Adjustments

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

* Does not apply in HI

Lock Desk Policy

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Flood Certification = $10.00 FHA ID# - 1358600006

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

AMERICAN FINANCIAL RESOURCES, INC.
WHOLESALE MORTGAGE DIVISION

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60 Day Lock Exp.: 8/11/2015

prices are subject to change without notice

W. Rate Sheet Dated: 6/12/2015

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	95.367	95.117	95.092
3.375	96.259	96.009	95.984
3.500	97.363	97.113	97.088
3.625	98.415	98.165	98.140
3.750	99.238	98.988	98.963
3.875	100.036	99.786	99.761
3.990	100.991	100.741	100.716
4.000	101.041	100.791	100.766
4.125	101.982	101.732	101.707
4.250	102.698	102.448	102.423
4.375	103.300	103.050	103.025
4.500	104.099	103.849	103.824
4.625	104.967	104.717	104.692
4.750	105.635	105.385	105.360
4.875	106.221	105.971	105.946
4.990	106.346	106.096	106.071
5.000	106.396	106.146	106.121
5.125	107.231	106.981	106.956
5.250	107.855	107.605	107.580

20 Year FHLMC HP & HPA

Rate	30 day	45 day	60 day
3.125	N/A	N/A	N/A
3.250	97.348	97.098	96.848
3.375	98.293	98.043	97.793
3.500	99.207	98.957	98.707
3.625	100.085	99.835	99.585
3.750	100.802	100.552	100.302
3.875	101.425	101.175	100.925
3.990	102.029	101.779	101.529
4.000	102.079	101.829	101.579
4.125	102.888	102.638	102.388
4.250	103.538	103.288	103.038
4.375	104.103	103.853	103.603
4.500	104.713	104.463	104.213
4.625	105.466	105.216	104.966
4.750	106.071	105.821	105.571
4.875	106.610	106.360	106.110
4.990	106.144	105.894	105.644
5.000	106.194	105.944	105.694
5.125	106.915	106.665	106.415
5.250	107.486	107.236	106.986

15 Year FHLMC HP & HPA

Rate	30 day	45 day	60 day
2.125	N/A	N/A	N/A
2.250	95.607	95.357	95.107
2.375	96.340	96.090	95.840
2.500	97.073	96.823	96.573
2.625	97.741	97.491	97.241
2.750	98.357	98.107	97.857
2.875	98.959	98.709	98.459
2.990	99.618	99.368	99.118
3.000	99.668	99.418	99.168
3.125	100.293	100.043	99.793
3.250	100.744	100.494	100.244
3.375	101.431	101.181	100.931
3.500	102.092	101.842	101.592
3.625	102.680	102.430	102.180
3.750	103.226	102.976	102.726
3.875	103.772	103.522	103.272
3.990	103.957	103.707	103.457
4.000	104.007	103.757	103.507
4.125	104.578	104.328	104.078
4.250	105.102	104.852	104.602

Adjustments

Multi Unit

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

Feature Adjustments

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

All Loan Type Adjustments

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

Mortgages with Subordinate Financing

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

Super Conforming Mortgage

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

Home Possible Mortgage

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

Home Possible Advantage Mortgage

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

Lender Paid MI Adjustments (cumulative with above adjustments)

LPMI Adjust "All Properties but Manufactured and Multi Unit"

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

LPMI Adjust "Manufactured and Multi Unit"

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

Additional LPMI Premium Adjustments

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

* Does not apply in HI

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Flood Certification = $10.00 | FHA ID# - 1358600006

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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WHOLESALE MORTGAGE DIVISION

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W. Rate Sheet Dated: 6/12/2015 **Release Time:** 10:00 AM ET

30 Day Lock Exp.: 7/13/2015
45 Day Lock Exp.: 7/27/2015
60 Day Lock Exp.: 8/11/2015

Non-Conforming 30 year Fixed
Max Price After Adjustments 101.750

Rate	30 day	45 day	60 day
4.000	98.051	97.911	97.770
4.125	98.621	98.481	98.340
4.250	99.191	99.051	98.910
4.375	99.761	99.621	99.480
4.500	100.331	100.191	100.050
4.625	100.831	100.691	100.550
4.750	101.331	101.191	101.050
4.875	101.800	101.660	101.519
5.000	102.050	101.910	101.769
5.125	102.300	102.160	102.019
5.250	102.519	102.379	102.238
5.375	102.738	102.598	102.457

Non-Conforming 15 year Fixed
Max Price After Adjustments 101.250

Rate	30 day	45 day	60 day
3.250	98.407	98.282	98.157
3.375	99.020	98.895	98.770
3.500	99.633	99.508	99.383
3.625	99.460	99.320	99.179
3.750	99.913	99.788	99.663
3.875	100.319	100.194	100.069
4.000	100.694	100.569	100.444
4.125	101.007	100.882	100.757
4.250	101.288	101.163	101.038
4.375	101.476	101.351	101.226
4.500	101.601	101.476	101.351
4.625	101.726	101.601	101.476

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

W. Rate Sheet Dated: 6/12/2015 **Release Time:** 10:00 AM ET

Alt-Option Access Terms & Pricing

Access 30 yr Fixed (AOAP-30F)

Rate	30 day	45 day
6.625	99.634	99.480
6.750	99.941	99.782
6.875	100.248	100.084
7.000	100.556	100.386
7.125	100.863	100.689
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

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	100.064
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

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

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	100.064
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: 6/12/2015 | **Release Time:** 10:00 AM ET | **30 Day Lock Exp.:** 7/13/2015 | **45 Day Lock Exp.:** 7/27/2015

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	100.689
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
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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

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	100.689
6.750	101.170	100.991
6.875	101.478	101.293
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6.125	100.696	100.696
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6.875	102.165	102.165
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7.125	102.655	102.655
7.250	102.899	102.899
7.375	103.144	103.144
7.500	103.389	103.389
7.625	103.634	103.634

Income FICO / LTV Price Adjustments

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	All CLTVs	
Condo	-0.250	
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