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.: 7/15/2015
45 Day Lock Exp.: 7/30/2015
60 Day Lock Exp.: 8/14/2015

prices are subject to change without notice

W. Rate Sheet Dated: 6/15/2015 **Release Time:** 10:00 AM ET

STANDARD GOVERNMENT PRODUCT

30/25 Year Government Standard Product

Rate	30 Day	45 Day	60 Day
3.250	99.506	99.256	99.006
3.375	99.806	99.556	99.306
3.500	100.606	100.356	100.106
3.625	100.706	100.456	100.206
3.750	102.594	102.344	102.094
3.875	103.094	102.844	102.594
4.000	103.644	103.394	103.144
4.125	103.744	103.494	103.244
4.250	104.728	104.478	104.228
4.375	104.963	104.713	104.463
4.500	105.528	105.278	105.028
4.625	105.628	105.378	105.128
4.750	105.816	105.566	105.316
4.875	106.216	105.966	105.716
5.000	106.766	106.516	106.266
5.125	106.816	106.566	106.316
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	99.256	99.006	98.756
3.375	99.556	99.306	99.056
3.500	100.356	100.106	99.856
3.625	100.456	100.206	99.956
3.750	102.344	102.094	101.844
3.875	102.844	102.594	102.344
4.000	103.394	103.144	102.894
4.125	103.494	103.244	102.994
4.250	104.478	104.228	103.978
4.375	104.713	104.463	104.213
4.500	105.278	105.028	104.778
4.625	105.378	105.128	104.878
4.750	105.566	105.316	105.066
4.875	105.966	105.716	105.466
5.000	106.516	106.266	106.016
5.125	106.566	106.316	106.066
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	102.644	102.394	102.144
3.375	102.944	102.694	102.444
3.500	103.194	102.944	102.694
3.625	103.344	103.094	102.844
3.750	104.238	103.988	103.738
3.875	104.538	104.288	104.038
4.000	104.738	104.488	104.238
4.125	104.888	104.638	104.388
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	99.006	98.756	98.506
3.375	99.306	99.056	98.806
3.500	100.106	99.856	99.606
3.625	100.206	99.956	99.706
3.750	102.094	101.844	101.594
3.875	102.594	102.344	102.094
4.000	103.144	102.894	102.644
4.125	103.244	102.994	102.744
4.250	104.228	103.978	103.728
4.375	104.463	104.213	103.963
4.500	105.028	104.778	104.528
4.625	105.128	104.878	104.628
4.750	105.316	105.066	104.816
4.875	105.716	105.466	105.216
5.000	106.266	106.016	105.766
5.125	106.316	106.066	105.816
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	98.756	98.506	98.256
3.375	99.056	98.806	98.556
3.500	99.856	99.606	99.356
3.625	99.956	99.706	99.456
3.750	101.844	101.594	101.344
3.875	102.344	102.094	101.844
4.000	102.894	102.644	102.394
4.125	102.994	102.744	102.494
4.250	103.978	103.728	103.478
4.375	104.213	103.963	103.713
4.500	104.778	104.528	104.278
4.625	104.878	104.628	104.378
4.750	105.066	104.816	104.566
4.875	105.466	105.216	104.966
5.000	106.016	105.766	105.516
5.125	106.066	105.816	105.566
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	102.194	101.944	101.694
3.375	102.494	102.244	101.994
3.500	102.744	102.494	102.244
3.625	102.894	102.644	102.394
3.750	103.788	103.538	103.288
3.875	104.088	103.838	103.588
4.000	104.288	104.038	103.788
4.125	104.438	104.188	103.938
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	97.931	97.681	97.431
4.000	100.969	100.719	100.469
4.500	102.853	102.603	102.353
5.000	104.091	103.841	103.591

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	101.110	100.860	100.610
4.000	102.654	102.404	102.154
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	6/15/2015	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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60 Day Lock Exp.: 8/14/2015

DURP 30/25 Year

Rate	≤ 105% LTV 30 Day	≤ 105% LTV 45 Day	≤ 105% LTV 60 Day	> 105% LTV 30 Day	> 105% LTV 45 Day	> 105% LTV 60 Day
3.250	94.482	94.232	93.982	N/A	N/A	N/A
3.375	95.317	95.067	94.817	92.980	92.730	92.480
3.500	96.225	95.975	95.725	94.162	93.912	93.662
3.625	97.207	96.957	96.707	95.417	95.167	94.917
3.750	98.172	97.922	97.672	96.631	96.381	96.131
3.875	99.006	98.756	98.506	97.660	97.410	97.160
3.990	99.775	99.525	99.275	98.624	98.374	98.124
4.000	99.875	99.625	99.375	98.724	98.474	98.224
4.125	100.778	100.528	100.278	99.823	99.573	99.323
4.250	101.605	101.355	101.105	100.830	100.580	100.330
4.375	102.235	101.985	101.735	101.608	101.358	101.108
4.500	102.920	102.670	102.420	102.442	102.192	101.942
4.625	103.661	103.411	103.161	103.331	103.081	102.831
4.750	104.363	104.113	103.863	104.147	103.897	103.647
4.875	104.903	104.653	104.403	104.726	104.476	104.226
4.990	105.343	105.093	104.843	N/A	N/A	N/A
5.000	105.443	105.193	104.943	105.305	105.055	104.805
5.125	105.983	105.733	105.483	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	94.797	94.547	94.297	94.052	93.802	93.552
3.375	95.741	95.491	95.241	94.903	94.653	94.403
3.500	96.686	96.436	96.186	95.826	95.576	95.326
3.625	97.631	97.381	97.131	96.824	96.574	96.324
3.750	98.486	98.236	97.986	97.790	97.540	97.290
3.875	99.150	98.900	98.650	98.592	98.342	98.092
3.990	99.715	99.465	99.215	99.330	99.080	98.830
4.000	99.815	99.565	99.315	99.430	99.180	98.930
4.125	100.479	100.229	99.979	100.302	100.052	99.802
4.250	101.135	100.885	100.635	101.107	100.857	100.607
4.375	101.776	101.526	101.276	101.737	101.487	101.237
4.500	102.417	102.167	101.917	102.422	102.172	101.922
4.625	103.057	102.807	102.557	103.164	102.914	102.664
4.750	103.601	103.351	103.101	103.821	103.571	103.321
4.875	103.937	103.687	103.437	104.220	103.970	103.720
4.990	104.174	103.924	103.674	N/A	N/A	N/A
5.000	104.274	104.024	103.774	104.619	104.369	104.119
5.125	104.611	104.361	104.111	105.018	104.768	104.518

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	93.145	92.895	92.645	N/A	N/A	N/A
2.375	94.543	94.293	94.043	N/A	N/A	N/A
2.500	95.941	95.691	95.441	92.344	92.094	91.844
2.625	96.889	96.639	96.389	93.492	93.242	92.992
2.750	97.461	97.211	96.961	94.376	94.126	93.876
2.875	98.111	97.861	97.611	95.339	95.089	94.839
2.990	98.739	98.489	98.239	96.279	96.029	95.779
3.000	98.839	98.589	98.339	96.379	96.129	95.879
3.125	99.501	99.251	99.001	97.288	97.038	96.788
3.250	100.079	99.829	99.579	98.054	97.804	97.554
3.375	100.681	100.431	100.181	98.843	98.593	98.343
3.500	101.307	101.057	100.807	99.657	99.407	99.157
3.625	101.799	101.549	101.299	100.288	100.038	99.788
3.750	102.185	101.935	101.685	100.768	100.518	100.268
3.875	102.624	102.374	102.124	101.300	101.050	100.800
3.990	103.015	102.765	102.515	101.785	101.535	101.285
4.000	103.115	102.865	102.615	101.885	101.635	101.385
4.125	103.631	103.381	103.131	102.495	102.245	101.995

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	92.580	92.330	92.080	N/A	N/A	N/A
2.375	94.026	93.776	93.526	N/A	N/A	N/A
2.500	95.471	95.221	94.971	92.144	91.894	91.644
2.625	96.514	96.264	96.014	93.292	93.042	92.792
2.750	97.186	96.936	96.686	94.176	93.926	93.676
2.875	97.858	97.608	97.358	95.139	94.889	94.639
2.990	98.430	98.180	97.930	96.079	95.829	95.579
3.000	98.530	98.280	98.030	96.179	95.929	95.679
3.125	99.092	98.842	98.592	97.088	96.838	96.588
3.250	99.553	99.303	99.053	97.854	97.604	97.354
3.375	100.014	99.764	99.514	98.643	98.393	98.143
3.500	100.475	100.225	99.975	99.457	99.207	98.957
3.625	100.883	100.633	100.383	100.088	99.838	99.588
3.750	101.242	100.992	100.742	100.568	100.318	100.068
3.875	101.602	101.352	101.102	101.100	100.850	100.600
3.990	101.861	101.611	101.361	101.585	101.335	101.085
4.000	101.961	101.711	101.461	101.685	101.435	101.185
4.125	102.320	102.070	101.820	102.295	102.045	101.795

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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60 Day Lock Exp.: 8/14/2015

30/25 Year FNMA

Rate	30 day	45 day	60 day
3.000	N/A	N/A	N/A
3.125	94.426	94.176	94.151
3.250	95.632	95.382	95.357
3.375	96.467	96.217	96.192
3.500	97.375	97.125	97.100
3.625	98.357	98.107	98.082
3.750	99.322	99.072	99.047
3.875	100.156	99.906	99.881
3.990	100.975	100.725	100.700
4.000	101.025	100.775	100.750
4.125	101.928	101.678	101.653
4.250	102.755	102.505	102.480
4.375	103.385	103.135	103.110
4.500	104.070	103.820	103.795
4.625	104.811	104.561	104.536
4.750	105.513	105.263	105.238
4.875	106.053	105.803	105.778
4.990	106.543	106.293	106.268
5.000	106.593	106.343	106.318
5.125	107.133	106.883	106.858

20 Year FNMA

Rate	30 day	45 day	60 day
3.000	N/A	N/A	N/A
3.125	95.409	95.159	94.909
3.250	96.807	96.557	96.307
3.375	97.751	97.501	97.251
3.500	98.696	98.446	98.196
3.625	99.641	99.391	99.141
3.750	100.496	100.246	99.996
3.875	101.160	100.910	100.660
3.990	101.775	101.525	101.275
4.000	101.825	101.575	101.325
4.125	102.489	102.239	101.989
4.250	103.145	102.895	102.645
4.375	103.786	103.536	103.286
4.500	104.427	104.177	103.927
4.625	105.067	104.817	104.567
4.750	105.611	105.361	105.111
4.875	105.947	105.697	105.447
4.990	106.234	105.984	105.734
5.000	106.284	106.034	105.784
5.125	106.621	106.371	106.121

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	93.895	93.645	93.395
2.375	95.293	95.043	94.793
2.500	96.691	96.441	96.191
2.625	97.639	97.389	97.139
2.750	98.211	97.961	97.711
2.875	98.861	98.611	98.361
2.990	99.539	99.289	99.039
3.000	99.589	99.339	99.089
3.125	100.251	100.001	99.751
3.250	100.829	100.579	100.329
3.375	101.431	101.181	100.931
3.500	102.057	101.807	101.557
3.625	102.549	102.299	102.049
3.750	102.935	102.685	102.435
3.875	103.374	103.124	102.874
3.990	103.815	103.565	103.315
4.000	103.865	103.615	103.365
4.125	104.381	104.131	103.881

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	94.590	94.340	94.090
2.375	96.036	95.786	95.536
2.500	97.481	97.231	96.981
2.625	98.524	98.274	98.024
2.750	99.196	98.946	98.696
2.875	99.868	99.618	99.368
2.990	100.490	100.240	99.990
3.000	100.540	100.290	100.040
3.125	101.102	100.852	100.602
3.250	101.563	101.313	101.063
3.375	102.024	101.774	101.524
3.500	102.485	102.235	101.985
3.625	102.893	102.643	102.393
3.750	103.252	103.002	102.752
3.875	103.612	103.362	103.112
3.990	103.921	103.671	103.421
4.000	103.971	103.721	103.471
4.125	104.330	104.080	103.830

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	93.707	93.457	93.207
3.375	94.776	94.526	94.276
3.500	95.919	95.669	95.419
3.625	97.135	96.885	96.635
3.750	98.245	97.995	97.745
3.875	99.031	98.781	98.531
3.990	99.803	99.553	99.303
4.000	99.853	99.603	99.353
4.125	100.710	100.460	100.210
4.250	101.410	101.160	100.910
4.375	101.743	101.493	101.243
4.500	102.131	101.881	101.631
4.625	102.575	102.325	102.075
4.750	103.071	102.821	102.571
4.875	103.595	103.345	103.095
4.990	104.069	103.819	103.569
5.000	104.119	103.869	103.619
5.125	104.643	104.393	104.143

15 Year HB FNMA

Rate	30 day	45 day	60 day
1.875	N/A	N/A	N/A
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	95.476	95.226	94.976
2.625	96.596	96.346	96.096
2.750	97.324	97.074	96.824
2.875	98.130	97.880	97.630
2.990	98.964	98.714	98.464
3.000	99.014	98.764	98.514
3.125	99.751	99.501	99.251
3.250	100.329	100.079	99.829
3.375	100.931	100.681	100.431
3.500	101.557	101.307	101.057
3.625	101.936	101.686	101.436
3.750	102.103	101.853	101.603
3.875	102.323	102.073	101.823
3.990	102.545	102.295	102.045
4.000	102.595	102.345	102.095

Adjustments

Applicable for all mortgages with greater than 15 year terms

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

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

All Loan Type Adjustments

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

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

Cash-Out Refinance

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

80.01-85.00% Only available with DU v. 9.1

Mortgages with Subordinate Financing *

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

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

Lender Paid MI Adjustments (cumulative with above adjustments)

LPMI Adjust Term > 20 yr & All Manuf.

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

LPMI Adjust Term ≤ 20 yr

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

Additional LPMI Premium Adjustments

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

*** Does not apply in HI**

Lock Desk Policy

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

Flood Certification = $10.00 | FHA ID# - 1358600006

Full Lock Desk Policy Can Be Found Here | AFR Guidelines

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

AMERICAN FINANCIAL RESOURCES, INC.
WHOLESALE MORTGAGE DIVISION

AFR Wholesale's Website | AFR Rate Sheet Archive

Lock Desk e-mail: LockDesk@afrwholesale.com

Lock Desk Phone: 1-877-588-2706

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

prices are subject to change without notice

30 Day Lock Exp.: 7/15/2015
45 Day Lock Exp.: 7/30/2015
60 Day Lock Exp.: 8/14/2015

W. Rate Sheet Dated: 6/15/2015 **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	94.383	94.133	93.883
3.500	95.217	94.967	94.717
3.625	96.125	95.875	95.625
3.750	97.107	96.857	96.607
3.875	98.072	97.822	97.572
4.000	98.906	98.656	98.406
4.125	99.775	99.525	99.275
4.250	100.678	100.428	100.178
4.375	101.505	101.255	101.005
4.500	102.135	101.885	101.635
4.625	102.820	102.570	102.320
4.750	103.561	103.311	103.061
4.875	104.263	104.013	103.763
5.000	104.803	104.553	104.303
5.125	105.343	105.093	104.843
5.250	105.883	105.633	105.383

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	93.437	93.187	92.937
3.625	94.573	94.323	94.073
3.750	95.784	95.534	95.284
3.875	96.933	96.683	96.433
4.000	97.717	97.467	97.217
4.125	98.536	98.286	98.036
4.250	99.390	99.140	98.890
4.375	100.135	99.885	99.635
4.500	100.463	100.213	99.963
4.625	100.847	100.597	100.347
4.750	101.287	101.037	100.787
4.875	101.779	101.529	101.279
5.000	102.303	102.053	101.803
5.125	102.827	102.577	102.327
5.250	103.351	103.101	102.851

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

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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.:** 7/15/2015
prices are subject to change without notice			**45 Day Lock Exp.:** 7/30/2015
W. Rate Sheet Dated: 6/15/2015	**Release Time:** 10:00 AM ET		**60 Day Lock Exp.:** 8/14/2015

30/25 Year Open Access ≤ 105.00 LTV

Rate	30 day	45 day	60 day
3.250	94.333	94.083	93.833
3.375	95.282	95.032	94.782
3.500	96.380	96.130	95.880
3.625	97.425	97.175	96.925
3.750	98.243	97.993	97.743
3.875	98.993	98.743	98.493
4.000	99.994	99.744	99.494
4.125	100.934	100.684	100.434
4.250	101.651	101.401	101.151
4.375	102.254	102.004	101.754
4.500	103.026	102.776	102.526
4.625	103.895	103.645	103.395
4.750	104.563	104.313	104.063
4.875	105.148	104.898	104.648
5.000	105.331	105.081	104.831
5.125	106.165	105.915	105.665
5.250	106.789	106.539	106.289

30/25 Year Open Access > 105.00 LTV

Rate	30 day	45 day	60 day
3.250	94.333	94.083	93.833
3.375	95.220	94.970	94.720
3.500	96.318	96.068	95.818
3.625	97.363	97.113	96.863
3.750	98.181	97.931	97.681
3.875	98.931	98.681	98.431
4.000	99.932	99.682	99.432
4.125	100.872	100.622	100.372
4.250	101.589	101.339	101.089
4.375	102.192	101.942	101.692
4.500	103.651	103.401	103.151
4.625	104.520	104.270	104.020
4.750	105.188	104.938	104.688
4.875	105.773	105.523	105.273
5.000	106.769	106.519	106.269
5.125	107.603	107.353	107.103
5.250	108.227	107.977	107.727

20 Year Open Access ≤ 105.00 LTV

Rate	30 day	45 day	60 day
3.250	96.057	95.807	95.557
3.375	96.995	96.745	96.495
3.500	97.902	97.652	97.402
3.625	98.775	98.525	98.275
3.750	99.489	99.239	98.989
3.875	100.110	99.860	99.610
4.000	100.839	100.589	100.339
4.125	101.647	101.397	101.147
4.250	102.296	102.046	101.796
4.375	102.859	102.609	102.359
4.500	103.480	103.230	102.980
4.625	104.232	103.982	103.732
4.750	104.835	104.585	104.335
4.875	105.372	105.122	104.872
5.000	104.969	104.719	104.469
5.125	105.688	105.438	105.188
5.250	106.257	106.007	105.757

20 Year Open Access > 105.00 LTV

Rate	30 day	45 day	60 day
3.250	96.057	95.807	95.557
3.375	96.683	96.433	96.183
3.500	97.590	97.340	97.090
3.625	98.463	98.213	97.963
3.750	99.177	98.927	98.677
3.875	99.798	99.548	99.298
4.000	100.464	100.214	99.964
4.125	101.272	101.022	100.772
4.250	101.921	101.671	101.421
4.375	102.484	102.234	101.984
4.500	103.668	103.418	103.168
4.625	104.420	104.170	103.920
4.750	105.023	104.773	104.523
4.875	105.560	105.310	105.060
5.000	105.407	105.157	104.907
5.125	106.126	105.876	105.626
5.250	106.695	106.445	106.195

15 Year Open Access ≤ 105.00 LTV

Rate	30 day	45 day	60 day
2.250	95.012	94.762	94.512
2.375	95.740	95.490	95.240
2.500	96.468	96.218	95.968
2.625	97.132	96.882	96.632
2.750	97.744	97.494	97.244
2.875	98.356	98.106	97.856
3.000	99.061	98.811	98.561
3.125	99.683	99.433	99.183
3.250	100.253	100.003	99.753
3.375	100.757	100.507	100.257
3.500	101.418	101.168	100.918
3.625	102.005	101.755	101.505
3.750	102.553	102.303	102.053
3.875	103.093	102.843	102.593
4.000	103.237	102.987	102.737
4.125	103.806	103.556	103.306
4.250	104.328	104.078	103.828

15 Year Open Access > 105.00 LTV

Rate	30 day	45 day	60 day
2.250	95.012	94.762	94.512
2.375	93.615	93.365	93.115
2.500	94.343	94.093	93.843
2.625	95.007	94.757	94.507
2.750	95.619	95.369	95.119
2.875	97.919	97.669	97.419
3.000	98.624	98.374	98.124
3.125	99.246	98.996	98.746
3.250	99.816	99.566	99.316
3.375	100.632	100.382	100.132
3.500	101.293	101.043	100.793
3.625	101.880	101.630	101.380
3.750	102.428	102.178	101.928
3.875	103.093	102.843	102.593
4.000	103.237	102.987	102.737
4.125	103.806	103.556	103.306
4.250	104.328	104.078	103.828

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.: 7/15/2015
45 Day Lock Exp.: 7/30/2015
60 Day Lock Exp.: 8/14/2015

prices are subject to change without notice

W. Rate Sheet Dated: 6/15/2015

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	95.493	95.243	95.218
3.375	96.442	96.192	96.167
3.500	97.540	97.290	97.265
3.625	98.585	98.335	98.310
3.750	99.403	99.153	99.128
3.875	100.153	99.903	99.878
3.990	101.104	100.854	100.829
4.000	101.154	100.904	100.879
4.125	102.094	101.844	101.819
4.250	102.811	102.561	102.536
4.375	103.414	103.164	103.139
4.500	104.186	103.936	103.911
4.625	105.055	104.805	104.780
4.750	105.723	105.473	105.448
4.875	106.308	106.058	106.033
4.990	106.441	106.191	106.166
5.000	106.491	106.241	106.216
5.125	107.325	107.075	107.050
5.250	107.949	107.699	107.674

20 Year FHLMC

Rate	30 day	45 day	60 day
3.125	N/A	N/A	N/A
3.250	97.317	97.067	96.817
3.375	98.255	98.005	97.755
3.500	99.162	98.912	98.662
3.625	100.035	99.785	99.535
3.750	100.749	100.499	100.249
3.875	101.370	101.120	100.870
3.990	102.049	101.799	101.549
4.000	102.099	101.849	101.599
4.125	102.907	102.657	102.407
4.250	103.556	103.306	103.056
4.375	104.119	103.869	103.619
4.500	104.740	104.490	104.240
4.625	105.492	105.242	104.992
4.750	106.095	105.845	105.595
4.875	106.632	106.382	106.132
4.990	106.179	105.929	105.679
5.000	106.229	105.979	105.729
5.125	106.948	106.698	106.448
5.250	107.517	107.267	107.017

15 Year FHLMC

Rate	30 day	45 day	60 day
2.125	N/A	N/A	N/A
2.250	95.672	95.422	95.172
2.375	96.400	96.150	95.900
2.500	97.128	96.878	96.628
2.625	97.792	97.542	97.292
2.750	98.404	98.154	97.904
2.875	99.016	98.766	98.516
2.990	99.671	99.421	99.171
3.000	99.721	99.471	99.221
3.125	100.343	100.093	99.843
3.250	100.913	100.663	100.413
3.375	101.417	101.167	100.917
3.500	102.078	101.828	101.578
3.625	102.665	102.415	102.165
3.750	103.213	102.963	102.713
3.875	103.753	103.503	103.253
3.990	103.847	103.597	103.347
4.000	103.897	103.647	103.397
4.125	104.466	104.216	103.966
4.250	104.988	104.738	104.488

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

W. Rate Sheet Dated: 6/15/2015

[AFR Wholesale's Website] [AFR Rate Sheet Archive]

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Lock Desk Phone:	1-877-588-2706
Lock Desk Hours:	10:00 am ET - 7:00 pm ET

prices are subject to change without notice
Release Time: 10:00 AM ET

30 Day Lock Exp.: 7/15/2015
45 Day Lock Exp.: 7/30/2015
60 Day Lock Exp.: 8/14/2015

30/25 Year FHLMC HP & HPA

Rate	30 day	45 day	60 day
3.125	N/A	N/A	N/A
3.250	95.493	95.243	95.218
3.375	96.442	96.192	96.167
3.500	97.540	97.290	97.265
3.625	98.585	98.335	98.310
3.750	99.403	99.153	99.128
3.875	100.153	99.903	99.878
3.990	101.104	100.854	100.829
4.000	101.154	100.904	100.879
4.125	102.094	101.844	101.819
4.250	102.811	102.561	102.536
4.375	103.414	103.164	103.139
4.500	104.186	103.936	103.911
4.625	105.055	104.805	104.780
4.750	105.723	105.473	105.448
4.875	106.308	106.058	106.033
4.990	106.441	106.191	106.166
5.000	106.491	106.241	106.216
5.125	107.325	107.075	107.050
5.250	107.949	107.699	107.674

20 Year FHLMC HP & HPA

Rate	30 day	45 day	60 day
3.125	N/A	N/A	N/A
3.250	97.317	97.067	96.817
3.375	98.255	98.005	97.755
3.500	99.162	98.912	98.662
3.625	100.035	99.785	99.535
3.750	100.749	100.499	100.249
3.875	101.370	101.120	100.870
3.990	102.049	101.799	101.549
4.000	102.099	101.849	101.599
4.125	102.907	102.657	102.407
4.250	103.556	103.306	103.056
4.375	104.119	103.869	103.619
4.500	104.740	104.490	104.240
4.625	105.492	105.242	104.992
4.750	106.095	105.845	105.595
4.875	106.632	106.382	106.132
4.990	106.179	105.929	105.679
5.000	106.229	105.979	105.729
5.125	106.948	106.698	106.448
5.250	107.517	107.267	107.017

15 Year FHLMC HP & HPA

Rate	30 day	45 day	60 day
2.125	N/A	N/A	N/A
2.250	95.672	95.422	95.172
2.375	96.400	96.150	95.900
2.500	97.128	96.878	96.628
2.625	97.792	97.542	97.292
2.750	98.404	98.154	97.904
2.875	99.016	98.766	98.516
2.990	99.671	99.421	99.171
3.000	99.721	99.471	99.221
3.125	100.343	100.093	99.843
3.250	100.913	100.663	100.413
3.375	101.417	101.167	100.917
3.500	102.078	101.828	101.578
3.625	102.665	102.415	102.165
3.750	103.213	102.963	102.713
3.875	103.753	103.503	103.253
3.990	103.847	103.597	103.347
4.000	103.897	103.647	103.397
4.125	104.466	104.216	103.966
4.250	104.988	104.738	104.488

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.

AMERICAN FINANCIAL RESOURCES, INC.
WHOLESALE MORTGAGE DIVISION

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W. Rate Sheet Dated: 6/15/2015 **Release Time:** 10:00 AM ET

30 Day Lock Exp.: 7/15/2015
45 Day Lock Exp.: 7/30/2015
60 Day Lock Exp.: 8/14/2015

Non-Conforming 30 year Fixed
Max Price After Adjustments 101.750

Rate	30 day	45 day	60 day
4.000	98.109	97.969	97.828
4.125	98.660	98.520	98.379
4.250	99.211	99.071	98.930
4.375	99.762	99.622	99.481
4.500	100.313	100.173	100.032
4.625	100.813	100.673	100.532
4.750	101.313	101.173	101.032
4.875	101.782	101.642	101.501
5.000	102.032	101.892	101.751
5.125	102.282	102.142	102.001
5.250	102.501	102.361	102.220
5.375	102.720	102.580	102.439

Non-Conforming 15 year Fixed
Max Price After Adjustments 101.250

Rate	30 day	45 day	60 day
3.250	98.125	98.000	97.875
3.375	98.586	98.461	98.336
3.500	99.047	98.922	98.797
3.625	99.482	99.342	99.201
3.750	99.935	99.810	99.685
3.875	100.341	100.216	100.091
4.000	100.716	100.591	100.466
4.125	101.029	100.904	100.779
4.250	101.310	101.185	101.060
4.375	101.498	101.373	101.248
4.500	101.623	101.498	101.373
4.625	101.748	101.623	101.498

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.: 7/15/2015
45 Day Lock Exp.: 7/30/2015

Alt-Option Access Terms & Pricing

Access 30 yr Fixed (AOAP-30F)

Rate	30 day	45 day
6.625	99.634	99.480
6.750	99.941	99.782
6.875	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: 6/15/2015 **Release Time:** 10:00 AM ET

30 Day Lock Exp.: 7/15/2015
45 Day Lock Exp.: 7/30/2015

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
7.375	102.707	102.501
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7.625	103.321	103.105
7.750	103.629	103.407
7.875	103.936	103.709

Ratio 15 yr Fixed (AORP-15F)

Rate	30 day	45 day
5.875	100.207	100.064
6.000	100.452	100.303
6.125	100.696	100.543
6.250	100.941	100.782
6.375	101.186	101.022
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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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7.625	103.321	103.105
7.750	103.629	103.407
7.875	103.936	103.709

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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%
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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

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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Flood Certification = $10.00 FHA ID# - 1358600006

Full Lock Desk Policy Can Be Found Here | AFR Guidelines