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.: 7/16/2015
45 Day Lock Exp.: 7/31/2015
60 Day Lock Exp.: 8/17/2015

prices are subject to change without notice

W. Rate Sheet Dated: 6/16/2015
Release Time: 10:00 AM ET

STANDARD GOVERNMENT PRODUCT

30/25 Year Government Standard Product

Rate	30 Day	45 Day	60 Day
3.250	99.365	99.115	98.865
3.375	99.665	99.415	99.165
3.500	100.465	100.215	99.965
3.625	100.565	100.315	100.065
3.750	102.500	102.250	102.000
3.875	103.000	102.750	102.500
4.000	103.550	103.300	103.050
4.125	103.650	103.400	103.150
4.250	104.650	104.400	104.150
4.375	104.885	104.635	104.385
4.500	105.450	105.200	104.950
4.625	105.550	105.300	105.050
4.750	105.925	105.675	105.425
4.875	106.325	106.075	105.825
5.000	106.875	106.625	106.375
5.125	106.925	106.675	106.425
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	99.115	98.865	98.615
3.375	99.415	99.165	98.915
3.500	100.215	99.965	99.715
3.625	100.315	100.065	99.815
3.750	102.250	102.000	101.750
3.875	102.750	102.500	102.250
4.000	103.300	103.050	102.800
4.125	103.400	103.150	102.900
4.250	104.400	104.150	103.900
4.375	104.635	104.385	104.135
4.500	105.200	104.950	104.700
4.625	105.300	105.050	104.800
4.750	105.675	105.425	105.175
4.875	106.075	105.825	105.575
5.000	106.625	106.375	106.125
5.125	106.675	106.425	106.175
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	100.203	99.953	99.703
2.875	100.503	100.253	100.003
3.000	100.753	100.503	100.253
3.125	100.903	100.653	100.403
3.250	102.527	102.277	102.027
3.375	102.827	102.577	102.327
3.500	103.077	102.827	102.577
3.625	103.227	102.977	102.727
3.750	104.172	103.922	103.672
3.875	104.472	104.222	103.972
4.000	104.672	104.422	104.172
4.125	104.822	104.572	104.322
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 = 0.280	

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	98.865	98.615	98.365
3.375	99.165	98.915	98.665
3.500	99.965	99.715	99.465
3.625	100.065	99.815	99.565
3.750	102.000	101.750	101.500
3.875	102.500	102.250	102.000
4.000	103.050	102.800	102.550
4.125	103.150	102.900	102.650
4.250	104.150	103.900	103.650
4.375	104.385	104.135	103.885
4.500	104.950	104.700	104.450
4.625	105.050	104.800	104.550
4.750	105.425	105.175	104.925
4.875	105.825	105.575	105.325
5.000	106.375	106.125	105.875
5.125	106.425	106.175	105.925
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	98.615	98.365	98.115
3.375	98.915	98.665	98.415
3.500	99.715	99.465	99.215
3.625	99.815	99.565	99.315
3.750	101.750	101.500	101.250
3.875	102.250	102.000	101.750
4.000	102.800	102.550	102.300
4.125	102.900	102.650	102.400
4.250	103.900	103.650	103.400
4.375	104.135	103.885	103.635
4.500	104.700	104.450	104.200
4.625	104.800	104.550	104.300
4.750	105.175	104.925	104.675
4.875	105.575	105.325	105.075
5.000	106.125	105.875	105.625
5.125	106.175	105.925	105.675
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	99.753	99.503	99.253
2.875	100.053	99.803	99.553
3.000	100.303	100.053	99.803
3.125	100.453	100.203	99.953
3.250	102.077	101.827	101.577
3.375	102.377	102.127	101.877
3.500	102.627	102.377	102.127
3.625	102.777	102.527	102.277
3.750	103.722	103.472	103.222
3.875	104.022	103.772	103.522
4.000	104.222	103.972	103.722
4.125	104.372	104.122	103.872
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 = 0.280	

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	97.790	97.540	97.290
4.000	100.875	100.625	100.375
4.500	102.775	102.525	102.275
5.000	104.200	103.950	103.700

15 Year One Time Close "OTC" Specialty Product

Rate	30 Day	45 Day	60 Day
3.000	98.669	98.419	98.169
3.500	100.993	100.743	100.493
4.000	102.588	102.338	102.088
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	6/16/2015	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	94.755	94.505	94.255	N/A	N/A	N/A
3.375	95.590	95.340	95.090	93.253	93.003	92.753
3.500	96.498	96.248	95.998	94.435	94.185	93.935
3.625	97.480	97.230	96.980	95.690	95.440	95.190
3.750	98.442	98.192	97.942	96.901	96.651	96.401
3.875	99.268	99.018	98.768	97.922	97.672	97.422
3.990	100.029	99.779	99.529	98.878	98.628	98.378
4.000	100.129	99.879	99.629	98.978	98.728	98.478
4.125	101.024	100.774	100.524	100.069	99.819	99.569
4.250	101.847	101.597	101.347	101.072	100.822	100.572
4.375	102.484	102.234	101.984	101.858	101.608	101.358
4.500	103.177	102.927	102.677	102.699	102.449	102.199
4.625	103.927	103.677	103.427	103.597	103.347	103.097
4.750	104.640	104.390	104.140	104.424	104.174	103.924
4.875	105.196	104.946	104.696	105.019	104.769	104.519
4.990	105.652	105.402	105.152	105.514	105.264	105.014
5.000	105.752	105.502	105.252	105.614	105.364	105.114
5.125	106.308	106.058	105.808	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	95.038	94.788	94.538	94.325	94.075	93.825
3.375	95.983	95.733	95.483	95.175	94.925	94.675
3.500	96.928	96.678	96.428	96.099	95.849	95.599
3.625	97.873	97.623	97.373	97.096	96.846	96.596
3.750	98.725	98.475	98.225	98.060	97.810	97.560
3.875	99.381	99.131	98.881	98.854	98.604	98.354
3.990	99.937	99.687	99.437	99.584	99.334	99.084
4.000	100.037	99.787	99.537	99.684	99.434	99.184
4.125	100.693	100.443	100.193	100.548	100.298	100.048
4.250	101.347	101.097	100.847	101.350	101.100	100.850
4.375	101.995	101.745	101.495	101.987	101.737	101.487
4.500	102.644	102.394	102.144	102.680	102.430	102.180
4.625	103.293	103.043	102.793	103.429	103.179	102.929
4.750	103.849	103.599	103.349	104.098	103.848	103.598
4.875	104.210	103.960	103.710	104.513	104.263	104.013
4.990	104.471	104.221	103.971	104.829	104.579	104.329
5.000	104.571	104.321	104.071	104.929	104.679	104.429
5.125	104.931	104.681	104.431	105.344	105.094	104.844

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	93.376	93.126	92.876	N/A	N/A	N/A
2.375	94.767	94.517	94.267	N/A	N/A	N/A
2.500	96.158	95.908	95.658	92.560	92.310	92.060
2.625	97.102	96.852	96.602	93.704	93.454	93.204
2.750	97.674	97.424	97.174	94.589	94.339	94.089
2.875	98.324	98.074	97.824	95.551	95.301	95.051
2.990	98.952	98.702	98.452	96.492	96.242	95.992
3.000	99.052	98.802	98.552	96.592	96.342	96.092
3.125	99.713	99.463	99.213	97.500	97.250	97.000
3.250	100.291	100.041	99.791	98.266	98.016	97.766
3.375	100.893	100.643	100.393	99.055	98.805	98.555
3.500	101.519	101.269	101.019	99.869	99.619	99.369
3.625	102.008	101.758	101.508	100.497	100.247	99.997
3.750	102.387	102.137	101.887	100.970	100.720	100.470
3.875	102.818	102.568	102.318	101.494	101.244	100.994
3.990	103.200	102.950	102.700	101.970	101.720	101.470
4.000	103.300	103.050	102.800	102.070	101.820	101.570
4.125	103.808	103.558	103.308	102.671	102.421	102.171

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	92.813	92.563	92.313	N/A	N/A	N/A
2.375	94.250	94.000	93.750	N/A	N/A	N/A
2.500	95.688	95.438	95.188	92.360	92.110	91.860
2.625	96.727	96.477	96.227	93.504	93.254	93.004
2.750	97.399	97.149	96.899	94.389	94.139	93.889
2.875	98.071	97.821	97.571	95.351	95.101	94.851
2.990	98.643	98.393	98.143	96.292	96.042	95.792
3.000	98.743	98.493	98.243	96.392	96.142	95.892
3.125	99.305	99.055	98.805	97.300	97.050	96.800
3.250	99.766	99.516	99.266	98.066	97.816	97.566
3.375	100.227	99.977	99.727	98.855	98.605	98.355
3.500	100.688	100.438	100.188	99.669	99.419	99.169
3.625	101.092	100.842	100.592	100.297	100.047	99.797
3.750	101.443	101.193	100.943	100.770	100.520	100.270
3.875	101.795	101.545	101.295	101.294	101.044	100.794
3.990	102.046	101.796	101.546	101.770	101.520	101.270
4.000	102.146	101.896	101.646	101.870	101.620	101.370
4.125	102.498	102.248	101.998	102.471	102.221	101.971

Applicable for all mortgage with greater than 15 year terms

FICO ↓ / LTV →	≤ 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	0.000	-0.250	-0.250	-0.250	0.000	0.000	0.000	0.000	0.000	0.000
720 - 739	0.000	-0.250	-0.250	-0.250	0.000	0.000	0.000	0.000	0.000	0.000
700 - 719	0.000	-0.500	-0.750	-0.750	-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	-2.125	-2.125	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125	-4.125	-4.125
High-LTV										
30/25 year	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.500	-1.000	-1.000
20/15/10 year	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.500	-1.000	-1.000
Multiple-Unit Properties										
2-Unit Property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
3-4 Unit Property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
Condominium	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750

Refi Plus Mortgages with Subordinate Financing *

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

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

Loan Level Price Adjuster Caps

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

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Flood Certification = $10.00

FHA ID# - 1358600006

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30/25 Year FNMA

Rate	30 day	45 day	60 day
3.000	N/A	N/A	N/A
3.125	94.699	94.449	94.424
3.250	95.905	95.655	95.630
3.375	96.740	96.490	96.465
3.500	97.648	97.398	97.373
3.625	98.630	98.380	98.355
3.750	99.592	99.342	99.317
3.875	100.418	100.168	100.143
3.990	101.229	100.979	100.954
4.000	101.279	101.029	101.004
4.125	102.174	101.924	101.899
4.250	102.997	102.747	102.722
4.375	103.634	103.384	103.359
4.500	104.327	104.077	104.052
4.625	105.077	104.827	104.802
4.750	105.790	105.540	105.515
4.875	106.346	106.096	106.071
4.990	106.852	106.602	106.577
5.000	106.902	106.652	106.627
5.125	107.458	107.208	107.183

20 Year FNMA

Rate	30 day	45 day	60 day
3.000	N/A	N/A	N/A
3.125	95.650	95.400	95.150
3.250	97.048	96.798	96.548
3.375	97.993	97.743	97.493
3.500	98.938	98.688	98.438
3.625	99.883	99.633	99.383
3.750	100.735	100.485	100.235
3.875	101.391	101.141	100.891
3.990	101.997	101.747	101.497
4.000	102.047	101.797	101.547
4.125	102.703	102.453	102.203
4.250	103.357	103.107	102.857
4.375	104.005	103.755	103.505
4.500	104.654	104.404	104.154
4.625	105.303	105.053	104.803
4.750	105.859	105.609	105.359
4.875	106.220	105.970	105.720
4.990	106.531	106.281	106.031
5.000	106.581	106.331	106.081
5.125	106.941	106.691	106.441

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	94.126	93.876	93.626
2.375	95.517	95.267	95.017
2.500	96.908	96.658	96.408
2.625	97.852	97.602	97.352
2.750	98.424	98.174	97.924
2.875	99.074	98.824	98.574
2.990	99.752	99.502	99.252
3.000	99.802	99.552	99.302
3.125	100.463	100.213	99.963
3.250	101.041	100.791	100.541
3.375	101.643	101.393	101.143
3.500	102.269	102.019	101.769
3.625	102.758	102.508	102.258
3.750	103.137	102.887	102.637
3.875	103.568	103.318	103.068
3.990	104.000	103.750	103.500
4.000	104.050	103.800	103.550
4.125	104.558	104.308	104.058

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	94.823	94.573	94.323
2.375	96.260	96.010	95.760
2.500	97.698	97.448	97.198
2.625	98.737	98.487	98.237
2.750	99.409	99.159	98.909
2.875	100.081	99.831	99.581
2.990	100.703	100.453	100.203
3.000	100.753	100.503	100.253
3.125	101.315	101.065	100.815
3.250	101.776	101.526	101.276
3.375	102.237	101.987	101.737
3.500	102.698	102.448	102.198
3.625	103.102	102.852	102.602
3.750	103.453	103.203	102.953
3.875	103.805	103.555	103.305
3.990	104.106	103.856	103.606
4.000	104.156	103.906	103.656
4.125	104.508	104.258	104.008

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	93.980	93.730	93.480
3.375	95.049	94.799	94.549
3.500	96.192	95.942	95.692
3.625	97.408	97.158	96.908
3.750	98.515	98.265	98.015
3.875	99.294	99.044	98.794
3.990	100.058	99.808	99.558
4.000	100.108	99.858	99.608
4.125	100.956	100.706	100.456
4.250	101.652	101.402	101.152
4.375	101.992	101.742	101.492
4.500	102.389	102.139	101.889
4.625	102.841	102.591	102.341
4.750	103.348	103.098	102.848
4.875	103.888	103.638	103.388
4.990	104.379	104.129	103.879
5.000	104.429	104.179	103.929
5.125	104.969	104.719	104.469

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	95.693	95.443	95.193
2.625	96.808	96.558	96.308
2.750	97.536	97.286	97.036
2.875	98.342	98.092	97.842
2.990	99.177	98.927	98.677
3.000	99.227	98.977	98.727
3.125	99.963	99.713	99.463
3.250	100.541	100.291	100.041
3.375	101.143	100.893	100.643
3.500	101.769	101.519	101.269
3.625	102.145	101.895	101.645
3.750	102.305	102.055	101.805
3.875	102.517	102.267	102.017
3.990	102.730	102.480	102.230
4.000	102.780	102.530	102.280

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	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750
720 - 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000
700 - 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500
680 - 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	-1.500
660 - 679	0.000	-1.000	-2.250	-2.750	-2.750	-2.250	-2.250	-2.250
640 - 659	-0.500	-1.250	-2.750	-3.000	-3.250	-2.750	-2.750	-2.750
620 - 639	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.500
< 620 *	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.750

* 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	-2.125	-2.125	-2.125	-3.375	-4.125	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	-0.375	-0.625	-0.625	-0.875	N/A
720 - 739	-0.375	-1.000	-1.000	-1.125	N/A
700 - 719	-0.375	-1.000	-1.000	-1.125	N/A
680 - 699	-0.375	-1.125	-1.125	-1.750	N/A
660 - 679	-0.625	-1.125	-1.125	-1.875	N/A
640 - 659	-0.625	-1.625	-1.625	-2.625	N/A
620 - 639	-0.625	-1.625	-1.625	-3.125	N/A
< 620	-1.625	-2.625	-2.625	-3.125	N/A

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.: 7/16/2015
45 Day Lock Exp.: 7/31/2015
60 Day Lock Exp.: 8/17/2015

W. Rate Sheet Dated: 6/16/2015 **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	94.655	94.405	94.155
3.500	95.490	95.240	94.990
3.625	96.398	96.148	95.898
3.750	97.380	97.130	96.880
3.875	98.342	98.092	97.842
4.000	99.168	98.918	98.668
4.125	100.029	99.779	99.529
4.250	100.924	100.674	100.424
4.375	101.747	101.497	101.247
4.500	102.384	102.134	101.884
4.625	103.077	102.827	102.577
4.750	103.827	103.577	103.327
4.875	104.540	104.290	104.040
5.000	105.096	104.846	104.596
5.125	105.652	105.402	105.152
5.250	106.208	105.958	105.708

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	93.710	93.460	93.210
3.625	94.846	94.596	94.346
3.750	96.056	95.806	95.556
3.875	97.203	96.953	96.703
4.000	97.979	97.729	97.479
4.125	98.791	98.541	98.291
4.250	99.636	99.386	99.136
4.375	100.376	100.126	99.876
4.500	100.712	100.462	100.212
4.625	101.104	100.854	100.604
4.750	101.552	101.302	101.052
4.875	102.055	101.805	101.555
5.000	102.595	102.345	102.095
5.125	103.135	102.885	102.635
5.250	103.676	103.426	103.176

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: 6/16/2015 **Release Time:** 10:00 AM ET

30 Day Lock Exp.: 7/16/2015
45 Day Lock Exp.: 7/31/2015
60 Day Lock Exp.: 8/17/2015

30/25 Year Open Access ≤ 105.00 LTV

Rate	30 day	45 day	60 day
3.250	94.363	94.113	93.863
3.375	95.287	95.037	94.787
3.500	96.391	96.141	95.891
3.625	97.445	97.195	96.945
3.750	98.276	98.026	97.776
3.875	98.920	98.670	98.420
4.000	99.933	99.683	99.433
4.125	100.888	100.638	100.388
4.250	101.623	101.373	101.123
4.375	102.239	101.989	101.739
4.500	102.967	102.717	102.467
4.625	103.850	103.600	103.350
4.750	104.530	104.280	104.030
4.875	105.125	104.875	104.625
5.000	105.369	105.119	104.869
5.125	106.213	105.963	105.713
5.250	106.847	106.597	106.347

30/25 Year Open Access > 105.00 LTV

Rate	30 day	45 day	60 day
3.250	94.363	94.113	93.863
3.375	95.225	94.975	94.725
3.500	96.329	96.079	95.829
3.625	97.383	97.133	96.883
3.750	98.214	97.964	97.714
3.875	98.858	98.608	98.358
4.000	99.871	99.621	99.371
4.125	100.826	100.576	100.326
4.250	101.561	101.311	101.061
4.375	102.177	101.927	101.677
4.500	103.592	103.342	103.092
4.625	104.475	104.225	103.975
4.750	105.155	104.905	104.655
4.875	105.750	105.500	105.250
5.000	106.807	106.557	106.307
5.125	107.651	107.401	107.151
5.250	108.285	108.035	107.785

20 Year Open Access ≤ 105.00 LTV

Rate	30 day	45 day	60 day
3.250	96.030	95.780	95.530
3.375	96.972	96.722	96.472
3.500	97.884	97.634	97.384
3.625	98.765	98.515	98.265
3.750	99.489	99.239	98.989
3.875	100.122	99.872	99.622
4.000	100.783	100.533	100.283
4.125	101.603	101.353	101.103
4.250	102.264	102.014	101.764
4.375	102.837	102.587	102.337
4.500	103.425	103.175	102.925
4.625	104.188	103.938	103.688
4.750	104.800	104.550	104.300
4.875	105.344	105.094	104.844
5.000	105.010	104.760	104.510
5.125	105.736	105.486	105.236
5.250	106.313	106.063	105.813

20 Year Open Access > 105.00 LTV

Rate	30 day	45 day	60 day
3.250	96.030	95.780	95.530
3.375	96.660	96.410	96.160
3.500	97.572	97.322	97.072
3.625	98.453	98.203	97.953
3.750	99.177	98.927	98.677
3.875	99.810	99.560	99.310
4.000	100.408	100.158	99.908
4.125	101.228	100.978	100.728
4.250	101.889	101.639	101.389
4.375	102.462	102.212	101.962
4.500	103.613	103.363	103.113
4.625	104.376	104.126	103.876
4.750	104.988	104.738	104.488
4.875	105.532	105.282	105.032
5.000	105.448	105.198	104.948
5.125	106.174	105.924	105.674
5.250	106.751	106.501	106.251

15 Year Open Access ≤ 105.00 LTV

Rate	30 day	45 day	60 day
2.250	94.946	94.696	94.446
2.375	95.675	95.425	95.175
2.500	96.405	96.155	95.905
2.625	97.070	96.820	96.570
2.750	97.685	97.435	97.185
2.875	98.315	98.065	97.815
3.000	99.024	98.774	98.524
3.125	99.651	99.401	99.151
3.250	100.229	99.979	99.729
3.375	100.785	100.535	100.285
3.500	101.454	101.204	100.954
3.625	102.048	101.798	101.548
3.750	102.602	102.352	102.102
3.875	103.147	102.897	102.647
4.000	103.459	103.209	102.959
4.125	104.033	103.783	103.533
4.250	104.560	104.310	104.060

15 Year Open Access > 105.00 LTV

Rate	30 day	45 day	60 day
2.250	94.946	94.696	94.446
2.375	93.550	93.300	93.050
2.500	94.280	94.030	93.780
2.625	94.945	94.695	94.445
2.750	95.560	95.310	95.060
2.875	97.878	97.628	97.378
3.000	98.587	98.337	98.087
3.125	99.214	98.964	98.714
3.250	99.792	99.542	99.292
3.375	100.660	100.410	100.160
3.500	101.329	101.079	100.829
3.625	101.923	101.673	101.423
3.750	102.477	102.227	101.977
3.875	103.147	102.897	102.647
4.000	103.459	103.209	102.959
4.125	104.033	103.783	103.533
4.250	104.560	104.310	104.060

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.: 7/16/2015
45 Day Lock Exp.: 7/31/2015
60 Day Lock Exp.: 8/17/2015

prices are subject to change without notice

W. Rate Sheet Dated: 6/16/2015 **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	95.523	95.273	95.248
3.375	96.447	96.197	96.172
3.500	97.551	97.301	97.276
3.625	98.605	98.355	98.330
3.750	99.436	99.186	99.161
3.875	100.080	99.830	99.805
3.990	101.043	100.793	100.768
4.000	101.093	100.843	100.818
4.125	102.048	101.798	101.773
4.250	102.783	102.533	102.508
4.375	103.399	103.149	103.124
4.500	104.127	103.877	103.852
4.625	105.010	104.760	104.735
4.750	105.690	105.440	105.415
4.875	106.285	106.035	106.010
4.990	106.479	106.229	106.204
5.000	106.529	106.279	106.254
5.125	107.373	107.123	107.098
5.250	108.007	107.757	107.732

20 Year FHLMC

Rate	30 day	45 day	60 day
3.125	N/A	N/A	N/A
3.250	97.290	97.040	96.790
3.375	98.232	97.982	97.732
3.500	99.144	98.894	98.644
3.625	100.025	99.775	99.525
3.750	100.749	100.499	100.249
3.875	101.382	101.132	100.882
3.990	101.993	101.743	101.493
4.000	102.043	101.793	101.543
4.125	102.863	102.613	102.363
4.250	103.524	103.274	103.024
4.375	104.097	103.847	103.597
4.500	104.685	104.435	104.185
4.625	105.448	105.198	104.948
4.750	106.060	105.810	105.560
4.875	106.604	106.354	106.104
4.990	106.220	105.970	105.720
5.000	106.270	106.020	105.770
5.125	106.996	106.746	106.496
5.250	107.573	107.323	107.073

15 Year FHLMC

Rate	30 day	45 day	60 day
2.125	N/A	N/A	N/A
2.250	95.606	95.356	95.106
2.375	96.335	96.085	95.835
2.500	97.065	96.815	96.565
2.625	97.730	97.480	97.230
2.750	98.345	98.095	97.845
2.875	98.975	98.725	98.475
2.990	99.634	99.384	99.134
3.000	99.684	99.434	99.184
3.125	100.311	100.061	99.811
3.250	100.889	100.639	100.389
3.375	101.445	101.195	100.945
3.500	102.114	101.864	101.614
3.625	102.708	102.458	102.208
3.750	103.262	103.012	102.762
3.875	103.807	103.557	103.307
3.990	104.069	103.819	103.569
4.000	104.119	103.869	103.619
4.125	104.693	104.443	104.193
4.250	105.220	104.970	104.720

Adjustments

Applicable for all mortgages with greater than 15 year terms

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

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

Cash-Out Refinance

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

Feature Adjustments

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

Mortgages with Subordinate Financing

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

Multi Unit

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

Super Conforming Mortgage

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

All Loan Type Adjustments

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

Lender Paid MI Adjustments (cumulative with above adjustments)

LPMI Adjust Term > 20 yr & All Manuf.

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

LPMI Adjust Term ≤ 20 yr

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

Additional LPMI Premium Adjustments

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

* Does not apply in HI

Lock Desk Policy

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Flood Certification = $10.00 FHA ID# - 1358600006

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WHOLESALE MORTGAGE DIVISION

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30 Day Lock Exp.: 7/16/2015
45 Day Lock Exp.: 7/31/2015
60 Day Lock Exp.: 8/17/2015

prices are subject to change without notice

W. Rate Sheet Dated: 6/16/2015 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	95.523	95.273	95.248
3.375	96.447	96.197	96.172
3.500	97.551	97.301	97.276
3.625	98.605	98.355	98.330
3.750	99.436	99.186	99.161
3.875	100.080	99.830	99.805
3.990	101.043	100.793	100.768
4.000	101.093	100.843	100.818
4.125	102.048	101.798	101.773
4.250	102.783	102.533	102.508
4.375	103.399	103.149	103.124
4.500	104.127	103.877	103.852
4.625	105.010	104.760	104.735
4.750	105.690	105.440	105.415
4.875	106.285	106.035	106.010
4.990	106.479	106.229	106.204
5.000	106.529	106.279	106.254
5.125	107.373	107.123	107.098
5.250	108.007	107.757	107.732

20 Year FHLMC HP & HPA

Rate	30 day	45 day	60 day
3.125	N/A	N/A	N/A
3.250	97.290	97.040	96.790
3.375	98.232	97.982	97.732
3.500	99.144	98.894	98.644
3.625	100.025	99.775	99.525
3.750	100.749	100.499	100.249
3.875	101.382	101.132	100.882
3.990	101.993	101.743	101.493
4.000	102.043	101.793	101.543
4.125	102.863	102.613	102.363
4.250	103.524	103.274	103.024
4.375	104.097	103.847	103.597
4.500	104.685	104.435	104.185
4.625	105.448	105.198	104.948
4.750	106.060	105.810	105.560
4.875	106.604	106.354	106.104
4.990	106.220	105.970	105.720
5.000	106.270	106.020	105.770
5.125	106.996	106.746	106.496
5.250	107.573	107.323	107.073

15 Year FHLMC HP & HPA

Rate	30 day	45 day	60 day
2.125	N/A	N/A	N/A
2.250	95.606	95.356	95.106
2.375	96.335	96.085	95.835
2.500	97.065	96.815	96.565
2.625	97.730	97.480	97.230
2.750	98.345	98.095	97.845
2.875	98.975	98.725	98.475
2.990	99.634	99.384	99.134
3.000	99.684	99.434	99.184
3.125	100.311	100.061	99.811
3.250	100.889	100.639	100.389
3.375	101.445	101.195	100.945
3.500	102.114	101.864	101.614
3.625	102.708	102.458	102.208
3.750	103.262	103.012	102.762
3.875	103.807	103.557	103.307
3.990	104.069	103.819	103.569
4.000	104.119	103.869	103.619
4.125	104.693	104.443	104.193
4.250	105.220	104.970	104.720

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

Lock Desk Policy

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Flood Certification = $10.00 FHA ID# - 1358600006

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30 Day Lock Exp.: 7/16/2015
45 Day Lock Exp.: 7/31/2015
60 Day Lock Exp.: 8/17/2015

W. Rate Sheet Dated: 6/16/2015 **Release Time:** 10:00 AM ET

Non-Conforming 30 year Fixed
Max Price After Adjustments 101.750

Rate	30 day	45 day	60 day
4.000	98.110	97.970	97.829
4.125	98.669	98.529	98.388
4.250	99.228	99.088	98.947
4.375	99.787	99.647	99.506
4.500	100.346	100.206	100.065
4.625	100.846	100.706	100.565
4.750	101.346	101.206	101.065
4.875	101.815	101.675	101.534
5.000	102.065	101.925	101.784
5.125	102.315	102.175	102.034
5.250	102.534	102.394	102.253
5.375	102.753	102.613	102.472

Non-Conforming 15 year Fixed
Max Price After Adjustments 101.250

Rate	30 day	45 day	60 day
3.250	98.054	97.929	97.804
3.375	98.527	98.402	98.277
3.500	99.000	98.875	98.750
3.625	99.435	99.295	99.154
3.750	99.888	99.763	99.638
3.875	100.294	100.169	100.044
4.000	100.669	100.544	100.419
4.125	100.982	100.857	100.732
4.250	101.263	101.138	101.013
4.375	101.451	101.326	101.201
4.500	101.576	101.451	101.326
4.625	101.701	101.576	101.451

Risk Based Price Adjustments - AFR Jumbo Fixed

LTV/CLTV → FICO ↓	≤ 60.00%	60.01 - 65.00%	65.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%
≥ 780	0.600	0.500	0.450	0.000	-0.250
760 - 779	0.600	0.500	0.300	-0.150	-0.375
740 - 759	0.600	0.500	0.100	-0.300	-0.500
720 - 739	0.500	0.450	0.000	-0.450	-0.850
700 - 719	0.400	0.300	-0.200	-0.750	-1.250*
680 - 699	0.300*	0.200*	-0.500*	-1.000*	-1.500*
Loan Balance					
≤ $500,000	0.000	0.000	0.000	0.000	0.000
$500,001 - $1,000,000	0.000	0.000	0.000	0.000	0.000
$1,000,001 - $1,500,000	0.000	0.000	-0.125	-0.250	-0.375*
$1,500,001 - $2,000,000	0.000	0.000	-0.250	-0.375*	-0.500*
$2,000,001 - $2,500,000	-0.125*	-0.250*	-0.375*	N/A	N/A
$2,500,001 - $3,000,000	-0.125*	-0.250*	N/A	N/A	N/A
Occupancy					
Second Home	-0.150	-0.200	-0.300	-0.450	N/A
Property Types					
Condos	0.000	0.000	-0.125	-0.125	-0.125
State Adjustments					
AZ	0.000	0.000	0.000	-0.250	-0.250
FL	0.000	0.000	0.000	-0.250	-0.250
MI	0.000	0.000	0.000	-0.375	-0.375
NV	0.000	0.000	0.000	-0.375	-0.375
Other Adjustments					
Cash-Out	-0.250	-0.300	-0.500	-1.500	N/A
DTI > 40	0.000	0.000	0.000	-0.125	-0.125
No Escrow	-0.100	-0.100	-0.100	-0.100	-0.100
Purchase	0.250	0.250	0.250	0.375	0.375
Extension Options	-0.018 per calendar day				

* Please see High Reserve Guidelines

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W. Rate Sheet Dated: 6/16/2015 **Release Time:** 10:00 AM ET

30 Day Lock Exp.: 7/16/2015
45 Day Lock Exp.: 7/31/2015

Alt-Option Access Terms & Pricing

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

Access 30 yr Fixed (AOAP-30F)

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

Access 15 yr Fixed (AOAP-15F)

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

Access FICO / LTV Price Adjustments

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

Access Price Adjustments

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

Alt-Option Asset Inclusion Terms & Pricing

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

Asset 30 yr Fixed (AOAIP-30F)

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

Asset 15 yr Fixed (AOAIP-15F)

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

Asset FICO / LTV Price Adjustments

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

Asset Price Adjustments

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

Lock Desk Policy

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

Flood Certification = $10.00 FHA ID# - 1358600006

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

AMERICAN FINANCIAL RESOURCES, INC. WHOLESALE MORTGAGE DIVISION

AFR Wholesale's Website | AFR Rate Sheet Archive

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

prices are subject to change without notice

W. Rate Sheet Dated: 6/16/2015 **Release Time:** 10:00 AM ET

30 Day Lock Exp.: 7/16/2015
45 Day Lock Exp.: 7/31/2015

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
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

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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740+	3.250	3.000	2.500	2.250	1.750	0.500
720-739	3.250	3.000	2.500	2.125	1.375	0.125
700-719	2.750	2.500	1.750	1.250	0.500	-0.750

Ratio Price Adjustments

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

Alt-Option Income Terms & Pricing

Income 30 yr Fixed (AOIP-30F)

Rate	30 day	45 day
6.125	99.634	99.480
6.250	99.941	99.782
6.375	100.248	100.084
6.500	100.556	100.386
6.625	100.863	100.689
6.750	101.170	100.991
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6.000	100.452	100.452
6.125	100.696	100.696
6.250	100.941	100.941
6.375	101.186	101.186
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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

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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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