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: 6/18/2015 **Release Time:** 10:00 AM ET

30 Day Lock Exp.: 7/20/2015
45 Day Lock Exp.: 8/3/2015
60 Day Lock Exp.: 8/17/2015

STANDARD GOVERNMENT PRODUCT

30/25 Year Government Standard Product

Rate	30 Day	45 Day	60 Day
3.250	99.443	99.193	98.943
3.375	99.743	99.493	99.243
3.500	100.543	100.293	100.043
3.625	100.643	100.393	100.143
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	104.728	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	105.941	105.691	105.441
4.875	106.341	106.091	105.841
5.000	106.891	106.641	106.391
5.125	106.941	106.691	106.441
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	99.193	98.943	98.693
3.375	99.493	99.243	98.993
3.500	100.293	100.043	99.793
3.625	100.393	100.143	99.893
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	104.478	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	105.691	105.441	105.191
4.875	106.091	105.841	105.591
5.000	106.641	106.391	106.141
5.125	106.691	106.441	106.191
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	100.566	100.316	100.066
2.875	100.866	100.616	100.366
3.000	101.116	100.866	100.616
3.125	101.266	101.016	100.766
3.250	102.902	102.652	102.402
3.375	103.202	102.952	102.702
3.500	103.452	103.202	102.952
3.625	103.602	103.352	103.102
3.750	104.367	104.117	103.867
3.875	104.667	104.417	104.167
4.000	104.867	104.617	104.367
4.125	105.017	104.767	104.517
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	98.943	98.693	98.443
3.375	99.243	98.993	98.743
3.500	100.043	99.793	99.543
3.625	100.143	99.893	99.643
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	104.228	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	105.441	105.191	104.941
4.875	105.841	105.591	105.341
5.000	106.391	106.141	105.891
5.125	106.441	106.191	105.941
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	98.693	98.443	98.193
3.375	98.993	98.743	98.493
3.500	99.793	99.543	99.293
3.625	99.893	99.643	99.393
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	103.978	103.728	103.478
4.375	104.213	103.963	103.713
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4.625	104.878	104.628	104.378
4.750	105.191	104.941	104.691
4.875	105.591	105.341	105.091
5.000	106.141	105.891	105.641
5.125	106.191	105.941	105.691
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	100.116	99.866	99.616
2.875	100.416	100.166	99.916
3.000	100.666	100.416	100.166
3.125	100.816	100.566	100.316
3.250	102.452	102.202	101.952
3.375	102.752	102.502	102.252
3.500	103.002	102.752	102.502
3.625	103.152	102.902	102.652
3.750	103.917	103.667	103.417
3.875	104.217	103.967	103.717
4.000	104.417	104.167	103.917
4.125	104.567	104.317	104.067
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	97.868	97.618	97.368
4.000	100.875	100.625	100.375
4.500	102.853	102.603	102.353
5.000	104.216	103.966	103.716

15 Year One Time Close "OTC" Specialty Product

Rate	30 Day	45 Day	60 Day
3.000	99.032	98.782	98.532
3.500	101.368	101.118	100.868
4.000	102.783	102.533	102.283
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	6/18/2015	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	94.924	94.674	94.424	N/A	N/A	N/A
3.375	95.758	95.508	95.258	93.421	93.171	92.921
3.500	96.665	96.415	96.165	94.602	94.352	94.102
3.625	97.647	97.397	97.147	95.857	95.607	95.357
3.750	98.609	98.359	98.109	97.067	96.817	96.567
3.875	99.434	99.184	98.934	98.089	97.839	97.589
3.990	100.195	99.945	99.695	99.044	98.794	98.544
4.000	100.295	100.045	99.795	99.144	98.894	98.644
4.125	101.190	100.940	100.690	100.235	99.985	99.735
4.250	102.013	101.763	101.513	101.238	100.988	100.738
4.375	102.651	102.401	102.151	102.024	101.774	101.524
4.500	103.345	103.095	102.845	102.867	102.617	102.367
4.625	104.095	103.845	103.595	103.765	103.515	103.265
4.750	104.800	104.550	104.300	104.583	104.333	104.083
4.875	105.326	105.076	104.826	105.149	104.899	104.649
4.990	105.752	105.502	105.252	105.614	105.364	105.114
5.000	105.852	105.602	105.352	105.714	105.464	105.214
5.125	106.378	106.128	105.878	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
3.125	93.807	93.557	93.307	93.281	93.031	92.781
3.250	95.207	94.957	94.707	94.494	94.244	93.994
3.375	96.151	95.901	95.651	95.343	95.093	94.843
3.500	97.095	96.845	96.595	96.267	96.017	95.767
3.625	98.040	97.790	97.540	97.263	97.013	96.763
3.750	98.892	98.642	98.392	98.226	97.976	97.726
3.875	99.547	99.297	99.047	99.021	98.771	98.521
3.990	100.103	99.853	99.603	99.750	99.500	99.250
4.000	100.203	99.953	99.703	99.850	99.600	99.350
4.125	100.859	100.609	100.359	100.714	100.464	100.214
4.250	101.513	101.263	101.013	101.516	101.266	101.016
4.375	102.162	101.912	101.662	102.153	101.903	101.653
4.500	102.811	102.561	102.311	102.847	102.597	102.347
4.625	103.461	103.211	102.961	103.598	103.348	103.098
4.750	104.008	103.758	103.508	104.257	104.007	103.757
4.875	104.339	104.089	103.839	104.643	104.393	104.143
4.990	104.570	104.320	104.070	104.928	104.678	104.428
5.000	104.670	104.420	104.170	105.028	104.778	104.528

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	93.636	93.386	93.136	N/A	N/A	N/A
2.375	95.029	94.779	94.529	N/A	N/A	N/A
2.500	96.422	96.172	95.922	92.824	92.574	92.324
2.625	97.407	97.157	96.907	94.010	93.760	93.510
2.750	98.031	97.781	97.531	94.946	94.696	94.446
2.875	98.680	98.430	98.180	95.907	95.657	95.407
2.990	99.255	99.005	98.755	96.795	96.545	96.295
3.000	99.355	99.105	98.855	96.895	96.645	96.395
3.125	99.979	99.729	99.479	97.766	97.516	97.266
3.250	100.557	100.307	100.057	98.532	98.282	98.032
3.375	101.158	100.908	100.658	99.321	99.071	98.821
3.500	101.784	101.534	101.284	100.134	99.884	99.634
3.625	102.280	102.030	101.780	100.769	100.519	100.269
3.750	102.674	102.424	102.174	101.256	101.006	100.756
3.875	103.121	102.871	102.621	101.797	101.547	101.297
3.990	103.521	103.271	103.021	102.291	102.041	101.791
4.000	103.621	103.371	103.121	102.391	102.141	101.891
4.125	104.147	103.897	103.647	103.011	102.761	102.511

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	93.072	92.822	92.572	N/A	N/A	N/A
2.375	94.512	94.262	94.012	N/A	N/A	N/A
2.500	95.952	95.702	95.452	92.624	92.374	92.124
2.625	96.996	96.746	96.496	93.810	93.560	93.310
2.750	97.676	97.426	97.176	94.746	94.496	94.246
2.875	98.356	98.106	97.856	95.707	95.457	95.207
2.990	98.936	98.686	98.436	96.595	96.345	96.095
3.000	99.036	98.786	98.536	96.695	96.445	96.195
3.125	99.602	99.352	99.102	97.566	97.316	97.066
3.250	100.063	99.813	99.563	98.332	98.082	97.832
3.375	100.523	100.273	100.023	99.121	98.871	98.621
3.500	100.984	100.734	100.484	99.934	99.684	99.434
3.625	101.392	101.142	100.892	100.569	100.319	100.069
3.750	101.752	101.502	101.252	101.056	100.806	100.556
3.875	102.112	101.862	101.612	101.597	101.347	101.097
3.990	102.372	102.122	101.872	102.091	101.841	101.591
4.000	102.472	102.222	101.972	102.191	101.941	101.691
4.125	102.832	102.582	102.332	102.811	102.561	102.311

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	0.000	-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	94.866	94.616	94.591
3.250	96.074	95.824	95.799
3.375	96.908	96.658	96.633
3.500	97.815	97.565	97.540
3.625	98.797	98.547	98.522
3.750	99.759	99.509	99.484
3.875	100.584	100.334	100.309
3.990	101.395	101.145	101.120
4.000	101.445	101.195	101.170
4.125	102.340	102.090	102.065
4.250	103.163	102.913	102.888
4.375	103.801	103.551	103.526
4.500	104.495	104.245	104.220
4.625	105.245	104.995	104.970
4.750	105.950	105.700	105.675
4.875	106.476	106.226	106.201
4.990	106.952	106.702	106.677
5.000	107.002	106.752	106.727
5.125	107.528	107.278	107.253

20 Year FNMA

Rate	30 day	45 day	60 day
2.990	94.153	93.903	93.653
3.000	94.203	93.953	93.703
3.125	95.817	95.567	95.317
3.250	97.217	96.967	96.717
3.375	98.161	97.911	97.661
3.500	99.105	98.855	98.605
3.625	100.050	99.800	99.550
3.750	100.902	100.652	100.402
3.875	101.557	101.307	101.057
3.990	102.163	101.913	101.663
4.000	102.213	101.963	101.713
4.125	102.869	102.619	102.369
4.250	103.523	103.273	103.023
4.375	104.172	103.922	103.672
4.500	104.821	104.571	104.321
4.625	105.471	105.221	104.971
4.750	106.018	105.768	105.518
4.875	106.349	106.099	105.849
4.990	106.630	106.380	106.130
5.000	106.680	106.430	106.180

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	94.386	94.136	93.886
2.375	95.779	95.529	95.279
2.500	97.172	96.922	96.672
2.625	98.157	97.907	97.657
2.750	98.781	98.531	98.281
2.875	99.430	99.180	98.930
2.990	100.055	99.805	99.555
3.000	100.105	99.855	99.605
3.125	100.729	100.479	100.229
3.250	101.307	101.057	100.807
3.375	101.908	101.658	101.408
3.500	102.534	102.284	102.034
3.625	103.030	102.780	102.530
3.750	103.424	103.174	102.924
3.875	103.871	103.621	103.371
3.990	104.321	104.071	103.821
4.000	104.371	104.121	103.871
4.125	104.897	104.647	104.397

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	95.082	94.832	94.582
2.375	96.522	96.272	96.022
2.500	97.962	97.712	97.462
2.625	99.006	98.756	98.506
2.750	99.686	99.436	99.186
2.875	100.366	100.116	99.866
2.990	100.996	100.746	100.496
3.000	101.046	100.796	100.546
3.125	101.612	101.362	101.112
3.250	102.073	101.823	101.573
3.375	102.533	102.283	102.033
3.500	102.994	102.744	102.494
3.625	103.402	103.152	102.902
3.750	103.762	103.512	103.262
3.875	104.122	103.872	103.622
3.990	104.432	104.182	103.932
4.000	104.482	104.232	103.982
4.125	104.842	104.592	104.342

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	94.149	93.899	93.649
3.375	95.217	94.967	94.717
3.500	96.359	96.109	95.859
3.625	97.575	97.325	97.075
3.750	98.681	98.431	98.181
3.875	99.460	99.210	98.960
3.990	100.224	99.974	99.724
4.000	100.274	100.024	99.774
4.125	101.122	100.872	100.622
4.250	101.818	101.568	101.318
4.375	102.159	101.909	101.659
4.500	102.556	102.306	102.056
4.625	103.010	102.760	102.510
4.750	103.507	103.257	103.007
4.875	104.018	103.768	103.518
4.990	104.478	104.228	103.978
5.000	104.528	104.278	104.028
5.125	105.038	104.788	104.538

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	94.376	94.126	93.876
2.500	95.957	95.707	95.457
2.625	97.114	96.864	96.614
2.750	97.893	97.643	97.393
2.875	98.699	98.449	98.199
2.990	99.480	99.230	98.980
3.000	99.530	99.280	99.030
3.125	100.229	99.979	99.729
3.250	100.807	100.557	100.307
3.375	101.408	101.158	100.908
3.500	102.034	101.784	101.534
3.625	102.417	102.167	101.917
3.750	102.591	102.341	102.091
3.875	102.819	102.569	102.319
3.990	103.051	102.801	102.551
4.000	103.101	102.851	102.601

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.: 7/20/2015
45 Day Lock Exp.: 8/3/2015
60 Day Lock Exp.: 8/17/2015

W. Rate Sheet Dated: 6/18/2015 **Release Time:** 10:00 AM ET

FNMA MCM 30 Year			
Note Rate	30 Day	45 Day	60 Day
2.750	N/A	N/A	N/A
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	93.616	93.366	93.116
3.375	94.824	94.574	94.324
3.500	95.658	95.408	95.158
3.625	96.565	96.315	96.065
3.750	97.547	97.297	97.047
3.875	98.509	98.259	98.009
4.000	99.334	99.084	98.834
4.125	100.195	99.945	99.695
4.250	101.090	100.840	100.590
4.375	101.913	101.663	101.413
4.500	102.551	102.301	102.051
4.625	103.245	102.995	102.745
4.750	103.995	103.745	103.495
4.875	104.700	104.450	104.200
5.000	105.226	104.976	104.726
5.125	105.752	105.502	105.252

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	93.878	93.628	93.378
3.625	95.014	94.764	94.514
3.750	96.223	95.973	95.723
3.875	97.370	97.120	96.870
4.000	98.146	97.896	97.646
4.125	98.957	98.707	98.457
4.250	99.802	99.552	99.302
4.375	100.542	100.292	100.042
4.500	100.879	100.629	100.379
4.625	101.271	101.021	100.771
4.750	101.720	101.470	101.220
4.875	102.216	101.966	101.716
5.000	102.727	102.477	102.227
5.125	103.237	102.987	102.737
5.250	103.748	103.498	103.248

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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W. Rate Sheet Dated: 6/18/2015

Release Time: 10:00 AM ET

30 Day Lock Exp.: 7/20/2015
45 Day Lock Exp.: 8/3/2015
60 Day Lock Exp.: 8/17/2015

30/25 Year Open Access ≤ 105.00 LTV

Rate	30 day	45 day	60 day
3.250	94.693	94.443	94.193
3.375	95.437	95.187	94.937
3.500	96.533	96.283	96.033
3.625	97.576	97.326	97.076
3.750	98.395	98.145	97.895
3.875	99.088	98.838	98.588
4.000	100.089	99.839	99.589
4.125	101.031	100.781	100.531
4.250	101.750	101.500	101.250
4.375	102.352	102.102	101.852
4.500	103.134	102.884	102.634
4.625	104.002	103.752	103.502
4.750	104.669	104.419	104.169
4.875	105.253	105.003	104.753
5.000	105.479	105.229	104.979
5.125	106.313	106.063	105.813
5.250	106.936	106.686	106.436

30/25 Year Open Access > 105.00 LTV

Rate	30 day	45 day	60 day
3.250	94.693	94.443	94.193
3.375	95.375	95.125	94.875
3.500	96.471	96.221	95.971
3.625	97.514	97.264	97.014
3.750	98.333	98.083	97.833
3.875	99.026	98.776	98.526
4.000	100.027	99.777	99.527
4.125	100.969	100.719	100.469
4.250	101.688	101.438	101.188
4.375	102.290	102.040	101.790
4.500	103.759	103.509	103.259
4.625	104.627	104.377	104.127
4.750	105.294	105.044	104.794
4.875	105.878	105.628	105.378
5.000	106.917	106.667	106.417
5.125	107.751	107.501	107.251
5.250	108.374	108.124	107.874

20 Year Open Access ≤ 105.00 LTV

Rate	30 day	45 day	60 day
3.250	96.273	96.023	95.773
3.375	97.210	96.960	96.710
3.500	98.116	97.866	97.616
3.625	98.990	98.740	98.490
3.750	99.704	99.454	99.204
3.875	100.325	100.075	99.825
4.000	100.967	100.717	100.467
4.125	101.776	101.526	101.276
4.250	102.425	102.175	101.925
4.375	102.987	102.737	102.487
4.500	103.588	103.338	103.088
4.625	104.339	104.089	103.839
4.750	104.941	104.691	104.441
4.875	105.477	105.227	104.977
5.000	105.118	104.868	104.618
5.125	105.835	105.585	105.335
5.250	106.403	106.153	105.903

20 Year Open Access > 105.00 LTV

Rate	30 day	45 day	60 day
3.250	96.273	96.023	95.773
3.375	96.898	96.648	96.398
3.500	97.804	97.554	97.304
3.625	98.678	98.428	98.178
3.750	99.392	99.142	98.892
3.875	100.013	99.763	99.513
4.000	100.592	100.342	100.092
4.125	101.401	101.151	100.901
4.250	102.050	101.800	101.550
4.375	102.612	102.362	102.112
4.500	103.776	103.526	103.276
4.625	104.527	104.277	104.027
4.750	105.129	104.879	104.629
4.875	105.665	105.415	105.165
5.000	105.556	105.306	105.056
5.125	106.273	106.023	105.773
5.250	106.841	106.591	106.341

15 Year Open Access ≤ 105.00 LTV

Rate	30 day	45 day	60 day
2.250	95.166	94.916	94.666
2.375	95.894	95.644	95.394
2.500	96.622	96.372	96.122
2.625	97.285	97.035	96.785
2.750	97.897	97.647	97.397
2.875	98.547	98.297	98.047
3.000	99.252	99.002	98.752
3.125	99.874	99.624	99.374
3.250	100.447	100.197	99.947
3.375	101.031	100.781	100.531
3.500	101.694	101.444	101.194
3.625	102.281	102.031	101.781
3.750	102.828	102.578	102.328
3.875	103.369	103.119	102.869
4.000	103.614	103.364	103.114
4.125	104.183	103.933	103.683
4.250	104.704	104.454	104.204

15 Year Open Access > 105.00 LTV

Rate	30 day	45 day	60 day
2.250	95.166	94.916	94.666
2.375	93.769	93.519	93.269
2.500	94.497	94.247	93.997
2.625	95.160	94.910	94.660
2.750	95.772	95.522	95.272
2.875	98.110	97.860	97.610
3.000	98.815	98.565	98.315
3.125	99.437	99.187	98.937
3.250	100.010	99.760	99.510
3.375	100.906	100.656	100.406
3.500	101.569	101.319	101.069
3.625	102.156	101.906	101.656
3.750	102.703	102.453	102.203
3.875	103.369	103.119	102.869
4.000	103.614	103.364	103.114
4.125	104.183	103.933	103.683
4.250	104.704	104.454	104.204

Applicable for all mortgages with greater than 15 year terms

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

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

Open Access Mortgage with Subordinate Financing

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

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

Open Access Adjusters

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

Relief Refinance Mortgage Delivery Fee Cap

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

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

Lock Desk Policy

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

Flood Certification = $10.00

FHA ID# - 1358600006

Full Lock Desk Policy Can Be Found Here

AFR Guidelines

AMERICAN FINANCIAL RESOURCES, INC.
WHOLESALE MORTGAGE DIVISION

AFR Wholesale's Website | AFR Rate Sheet Archive

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

30 Day Lock Exp.: 7/20/2015
45 Day Lock Exp.: 8/3/2015
60 Day Lock Exp.: 8/17/2015

prices are subject to change without notice

W. Rate Sheet Dated: 6/18/2015
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	95.853	95.603	95.578
3.375	96.597	96.347	96.322
3.500	97.693	97.443	97.418
3.625	98.736	98.486	98.461
3.750	99.555	99.305	99.280
3.875	100.248	99.998	99.973
3.990	101.199	100.949	100.924
4.000	101.249	100.999	100.974
4.125	102.191	101.941	101.916
4.250	102.910	102.660	102.635
4.375	103.512	103.262	103.237
4.500	104.294	104.044	104.019
4.625	105.162	104.912	104.887
4.750	105.829	105.579	105.554
4.875	106.413	106.163	106.138
4.990	106.589	106.339	106.314
5.000	106.639	106.389	106.364
5.125	107.473	107.223	107.198
5.250	108.096	107.846	107.821

20 Year FHLMC

Rate	30 day	45 day	60 day
3.125	N/A	N/A	N/A
3.250	97.533	97.283	97.033
3.375	98.470	98.220	97.970
3.500	99.376	99.126	98.876
3.625	100.250	100.000	99.750
3.750	100.964	100.714	100.464
3.875	101.585	101.335	101.085
3.990	102.177	101.927	101.677
4.000	102.227	101.977	101.727
4.125	103.036	102.786	102.536
4.250	103.685	103.435	103.185
4.375	104.247	103.997	103.747
4.500	104.848	104.598	104.348
4.625	105.599	105.349	105.099
4.750	106.201	105.951	105.701
4.875	106.737	106.487	106.237
4.990	106.328	106.078	105.828
5.000	106.378	106.128	105.878
5.125	107.095	106.845	106.595
5.250	107.663	107.413	107.163

15 Year FHLMC

Rate	30 day	45 day	60 day
2.125	N/A	N/A	N/A
2.250	95.826	95.576	95.326
2.375	96.554	96.304	96.054
2.500	97.282	97.032	96.782
2.625	97.945	97.695	97.445
2.750	98.557	98.307	98.057
2.875	99.207	98.957	98.707
2.990	99.862	99.612	99.362
3.000	99.912	99.662	99.412
3.125	100.534	100.284	100.034
3.250	101.107	100.857	100.607
3.375	101.691	101.441	101.191
3.500	102.354	102.104	101.854
3.625	102.941	102.691	102.441
3.750	103.488	103.238	102.988
3.875	104.029	103.779	103.529
3.990	104.224	103.974	103.724
4.000	104.274	104.024	103.774
4.125	104.843	104.593	104.343
4.250	105.364	105.114	104.864

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			
Condo (Excl 15 yr. & Home Possible)	> 75.00 %: -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

Full Lock Desk Policy Can Be Found Here | AFR Guidelines

AMERICAN FINANCIAL RESOURCES, INC.
WHOLESALE MORTGAGE DIVISION

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30 Day Lock Exp.: 7/20/2015
45 Day Lock Exp.: 8/3/2015
60 Day Lock Exp.: 8/17/2015

prices are subject to change without notice

W. Rate Sheet Dated: 6/18/2015

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	95.853	95.603	95.578
3.375	96.597	96.347	96.322
3.500	97.693	97.443	97.418
3.625	98.736	98.486	98.461
3.750	99.555	99.305	99.280
3.875	100.248	99.998	99.973
3.990	101.199	100.949	100.924
4.000	101.249	100.999	100.974
4.125	102.191	101.941	101.916
4.250	102.910	102.660	102.635
4.375	103.512	103.262	103.237
4.500	104.294	104.044	104.019
4.625	105.162	104.912	104.887
4.750	105.829	105.579	105.554
4.875	106.413	106.163	106.138
4.990	106.589	106.339	106.314
5.000	106.639	106.389	106.364
5.125	107.473	107.223	107.198
5.250	108.096	107.846	107.821

20 Year FHLMC HP & HPA

Rate	30 day	45 day	60 day
3.125	N/A	N/A	N/A
3.250	97.533	97.283	97.033
3.375	98.470	98.220	97.970
3.500	99.376	99.126	98.876
3.625	100.250	100.000	99.750
3.750	100.964	100.714	100.464
3.875	101.585	101.335	101.085
3.990	102.177	101.927	101.677
4.000	102.227	101.977	101.727
4.125	103.036	102.786	102.536
4.250	103.685	103.435	103.185
4.375	104.247	103.997	103.747
4.500	104.848	104.598	104.348
4.625	105.599	105.349	105.099
4.750	106.201	105.951	105.701
4.875	106.737	106.487	106.237
4.990	106.328	106.078	105.828
5.000	106.378	106.128	105.878
5.125	107.095	106.845	106.595
5.250	107.663	107.413	107.163

15 Year FHLMC HP & HPA

Rate	30 day	45 day	60 day
2.125	N/A	N/A	N/A
2.250	95.826	95.576	95.326
2.375	96.554	96.304	96.054
2.500	97.282	97.032	96.782
2.625	97.945	97.695	97.445
2.750	98.557	98.307	98.057
2.875	99.207	98.957	98.707
2.990	99.862	99.612	99.362
3.000	99.912	99.662	99.412
3.125	100.534	100.284	100.034
3.250	101.107	100.857	100.607
3.375	101.691	101.441	101.191
3.500	102.354	102.104	101.854
3.625	102.941	102.691	102.441
3.750	103.488	103.238	102.988
3.875	104.029	103.779	103.529
3.990	104.224	103.974	103.724
4.000	104.274	104.024	103.774
4.125	104.843	104.593	104.343
4.250	105.364	105.114	104.864

Adjustments

Multi Unit

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

Mortgages with Subordinate Financing

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

Feature Adjustments

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

Super Conforming Mortgage

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

All Loan Type Adjustments

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

Home Possible Mortgage

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

Home Possible Advantage Mortgage

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

Lender Paid MI Adjustments (cumulative with above adjustments)

LPMI Adjust "All Properties but Manufactured and Multi Unit"

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

LPMI Adjust "Manufactured and Multi Unit"

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

Additional LPMI Premium Adjustments

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

* Does not apply in HI

Lock Desk Policy

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Flood Certification = $10.00 | FHA ID# - 1358600006

Full Lock Desk Policy Can Be Found Here | AFR Guidelines

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

AMERICAN FINANCIAL RESOURCES, INC.
WHOLESALE MORTGAGE DIVISION

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30 Day Lock Exp.: 7/20/2015
45 Day Lock Exp.: 8/3/2015
60 Day Lock Exp.: 8/17/2015

prices are subject to change without notice

W. Rate Sheet Dated: 6/18/2015 **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	98.043	97.903	97.762
4.125	98.586	98.446	98.305
4.250	99.129	98.989	98.848
4.375	99.672	99.532	99.391
4.500	100.215	100.075	99.934
4.625	100.715	100.575	100.434
4.750	101.215	101.075	100.934
4.875	101.684	101.544	101.403
5.000	101.934	101.794	101.653
5.125	102.184	102.044	101.903
5.250	102.403	102.263	102.122
5.375	102.622	102.482	102.341

Non-Conforming 15 year Fixed
Max Price After Adjustments 101.250

Rate	30 day	45 day	60 day
3.250	98.396	98.271	98.146
3.375	98.837	98.712	98.587
3.500	99.278	99.153	99.028
3.625	99.714	99.574	99.433
3.750	100.167	100.042	99.917
3.875	100.573	100.448	100.323
4.000	100.948	100.823	100.698
4.125	101.261	101.136	101.011
4.250	101.542	101.417	101.292
4.375	101.730	101.605	101.480
4.500	101.855	101.730	101.605
4.625	101.980	101.855	101.730

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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Flood Certification = $10.00 FHA ID# - 1358600006

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W. Rate Sheet Dated: 6/18/2015 | **Release Time: 10:00 AM ET** | **30 Day Lock Exp.: 7/20/2015** | **45 Day Lock Exp.: 8/3/2015**

Alt-Option Access Terms & Pricing

Access 30 yr Fixed (AOAP-30F)

Rate	30 day	45 day
6.875	99.623	99.459
7.000	99.931	99.761
7.125	100.238	100.063
7.250	100.545	100.365
7.375	100.853	100.668
7.500	101.160	100.970
7.625	101.467	101.272
7.750	101.774	101.574
7.875	102.082	101.876
8.000	102.389	102.178
8.125	102.696	102.480
8.250	103.004	102.782
8.375	103.311	103.084
8.500	103.618	103.386
8.625	103.925	103.688

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

Access 15 yr Fixed (AOAP-15F)

Rate	30 day	45 day
6.625	100.196	100.043
6.750	100.441	100.282
6.875	100.686	100.522
7.000	100.931	100.761
7.125	101.175	101.001
7.250	101.420	101.240
7.375	101.665	101.480
7.500	101.910	101.720
7.625	102.155	101.959
7.750	102.399	102.199
7.875	102.644	102.438
8.000	102.889	102.678
8.125	103.134	102.918
8.250	103.379	103.157
8.375	103.623	103.397

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
6.375	99.623	99.459
6.500	99.931	99.761
6.625	100.238	100.063
6.750	100.545	100.365
6.875	100.853	100.668
7.000	101.160	100.970
7.125	101.467	101.272
7.250	101.774	101.574
7.375	102.082	101.876
7.500	102.389	102.178
7.625	102.696	102.480
7.750	103.004	102.782
7.875	103.311	103.084
8.000	103.618	103.386
8.125	103.925	103.688

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

Asset 15 yr Fixed (AOAIP-15F)

Rate	30 day	45 day
6.125	100.196	100.043
6.250	100.441	100.282
6.375	100.686	100.522
6.500	100.931	100.761
6.625	101.175	101.001
6.750	101.420	101.240
6.875	101.665	101.480
7.000	101.910	101.720
7.125	102.155	101.959
7.250	102.399	102.199
7.375	102.644	102.438
7.500	102.889	102.678
7.625	103.134	102.918
7.750	103.379	103.157
7.875	103.623	103.397

Asset FICO / LTV Price Adjustments

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

Asset Price Adjustments

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

Lock Desk Policy

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

Flood Certification = $10.00 | FHA ID# - 1358600006

Full Lock Desk Policy Can Be Found Here | AFR Guidelines

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

AMERICAN FINANCIAL RESOURCES, INC.
WHOLESALE MORTGAGE DIVISION

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

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

prices are subject to change without notice

W. Rate Sheet Dated: 6/18/2015 **Release Time:** 10:00 AM ET

30 Day Lock Exp.: 7/20/2015
45 Day Lock Exp.: 8/3/2015

Alt-Option Ratio Terms & Pricing

Ratio 30 yr Fixed (AORP-30F)

Rate	30 day	45 day
6.375	99.623	99.459
6.500	99.931	99.761
6.625	100.238	100.063
6.750	100.545	100.365
6.875	100.853	100.668
7.000	101.160	100.970
7.125	101.467	101.272
7.250	101.774	101.574
7.375	102.082	101.876
7.500	102.389	102.178
7.625	102.696	102.480
7.750	103.004	102.782
7.875	103.311	103.084
8.000	103.618	103.386
8.125	103.925	103.688

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

Ratio 15 yr Fixed (AORP-15F)

Rate	30 day	45 day
6.125	100.196	100.043
6.250	100.441	100.282
6.375	100.686	100.522
6.500	100.931	100.761
6.625	101.175	101.001
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7.750	103.379	103.157
7.875	103.623	103.397

Ratio FICO / LTV Price Adjustments

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

Ratio Price Adjustments

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

Alt-Option Income Terms & Pricing

Income 30 yr Fixed (AOIP-30F)

Rate	30 day	45 day
6.375	99.623	99.459
6.500	99.931	99.761
6.625	100.238	100.063
6.750	100.545	100.365
6.875	100.853	100.668
7.000	101.160	100.970
7.125	101.467	101.272
7.250	101.774	101.574
7.375	102.082	101.876
7.500	102.389	102.178
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8.000	103.618	103.386
8.125	103.925	103.688

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

Income 15 yr Fixed (AOIP-15F)

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6.125	100.196	100.196
6.250	100.441	100.441
6.375	100.686	100.686
6.500	100.931	100.931
6.625	101.175	101.175
6.750	101.420	101.420
6.875	101.665	101.665
7.000	101.910	101.910
7.125	102.155	102.155
7.250	102.399	102.399
7.375	102.644	102.644
7.500	102.889	102.889
7.625	103.134	103.134
7.750	103.379	103.379
7.875	103.623	103.623

Income FICO / LTV Price Adjustments

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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