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: 6/19/2015
Release Time: 10:00 AM ET

30 Day Lock Exp.: 7/20/2015
45 Day Lock Exp.: 8/3/2015
60 Day Lock Exp.: 8/18/2015

STANDARD GOVERNMENT PRODUCT

30/25 Year Government Standard Product

Rate	30 Day	45 Day	60 Day
3.250	99.818	99.568	99.318
3.375	100.118	99.868	99.618
3.500	100.918	100.668	100.418
3.625	101.018	100.768	100.518
3.750	102.813	102.563	102.313
3.875	103.313	103.063	102.813
4.000	103.863	103.613	103.363
4.125	103.963	103.713	103.463
4.250	104.963	104.713	104.463
4.375	105.198	104.948	104.698
4.500	105.763	105.513	105.263
4.625	105.863	105.613	105.363
4.750	105.972	105.722	105.472
4.875	106.372	106.122	105.872
5.000	106.922	106.672	106.422
5.125	106.972	106.722	106.472
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	99.568	99.318	99.068
3.375	99.868	99.618	99.368
3.500	100.668	100.418	100.168
3.625	100.768	100.518	100.268
3.750	102.563	102.313	102.063
3.875	103.063	102.813	102.563
4.000	103.613	103.363	103.113
4.125	103.713	103.463	103.213
4.250	104.713	104.463	104.213
4.375	104.948	104.698	104.448
4.500	105.513	105.263	105.013
4.625	105.613	105.363	105.113
4.750	105.722	105.472	105.222
4.875	106.122	105.872	105.622
5.000	106.672	106.422	106.172
5.125	106.722	106.472	106.222
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	100.769	100.519	100.269
2.875	101.069	100.819	100.569
3.000	101.319	101.069	100.819
3.125	101.469	101.219	100.969
3.250	103.050	102.800	102.550
3.375	103.350	103.100	102.850
3.500	103.600	103.350	103.100
3.625	103.750	103.500	103.250
3.750	104.500	104.250	104.000
3.875	104.800	104.550	104.300
4.000	105.000	104.750	104.500
4.125	105.150	104.900	104.650
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	99.318	99.068	98.818
3.375	99.618	99.368	99.118
3.500	100.418	100.168	99.918
3.625	100.518	100.268	100.018
3.750	102.313	102.063	101.813
3.875	102.813	102.563	102.313
4.000	103.363	103.113	102.863
4.125	103.463	103.213	102.963
4.250	104.463	104.213	103.963
4.375	104.698	104.448	104.198
4.500	105.263	105.013	104.763
4.625	105.363	105.113	104.863
4.750	105.472	105.222	104.972
4.875	105.872	105.622	105.372
5.000	106.422	106.172	105.922
5.125	106.472	106.222	105.972
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	99.068	98.818	98.568
3.375	99.368	99.118	98.868
3.500	100.168	99.918	99.668
3.625	100.268	100.018	99.768
3.750	102.063	101.813	101.563
3.875	102.563	102.313	102.063
4.000	103.113	102.863	102.613
4.125	103.213	102.963	102.713
4.250	104.213	103.963	103.713
4.375	104.448	104.198	103.948
4.500	105.013	104.763	104.513
4.625	105.113	104.863	104.613
4.750	105.222	104.972	104.722
4.875	105.622	105.372	105.122
5.000	106.172	105.922	105.672
5.125	106.222	105.972	105.722
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	100.319	100.069	99.819
2.875	100.619	100.369	100.119
3.000	100.869	100.619	100.369
3.125	101.019	100.769	100.519
3.250	102.600	102.350	102.100
3.375	102.900	102.650	102.400
3.500	103.150	102.900	102.650
3.625	103.300	103.050	102.800
3.750	104.050	103.800	103.550
3.875	104.350	104.100	103.850
4.000	104.550	104.300	104.050
4.125	104.700	104.450	104.200
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	98.243	97.993	97.743
4.000	101.188	100.938	100.688
4.500	103.088	102.838	102.588
5.000	104.247	103.997	103.747

15 Year One Time Close "OTC" Specialty Product

Rate	30 Day	45 Day	60 Day
3.000	99.235	98.985	98.735
3.500	101.516	101.266	101.016
4.000	102.916	102.666	102.416
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	6/19/2015	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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Release Time: 10:00 AM ET

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
3.125	94.021	93.771	93.521	N/A	N/A	N/A
3.250	95.232	94.982	94.732	N/A	N/A	N/A
3.375	96.073	95.823	95.573	93.736	93.486	93.236
3.500	96.988	96.738	96.488	94.925	94.675	94.425
3.625	97.977	97.727	97.477	96.188	95.938	95.688
3.750	98.940	98.690	98.440	97.399	97.149	96.899
3.875	99.751	99.501	99.251	98.405	98.155	97.905
3.990	100.496	100.246	99.996	99.345	99.095	98.845
4.000	100.596	100.346	100.096	99.445	99.195	98.945
4.125	101.475	101.225	100.975	100.519	100.269	100.019
4.250	102.278	102.028	101.778	101.503	101.253	101.003
4.375	102.887	102.637	102.387	102.261	102.011	101.761
4.500	103.551	103.301	103.051	103.073	102.823	102.573
4.625	104.268	104.018	103.768	103.939	103.689	103.439
4.750	104.949	104.699	104.449	104.733	104.483	104.233
4.875	105.475	105.225	104.975	105.298	105.048	104.798
4.990	105.901	105.651	105.401	105.763	105.513	105.263
5.000	106.001	105.751	105.501	105.863	105.613	105.363

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	94.112	93.862	93.612	93.586	93.336	93.086
3.250	95.515	95.265	95.015	94.802	94.552	94.302
3.375	96.467	96.217	95.967	95.658	95.408	95.158
3.500	97.419	97.169	96.919	96.589	96.339	96.089
3.625	98.371	98.121	97.871	97.594	97.344	97.094
3.750	99.223	98.973	98.723	98.558	98.308	98.058
3.875	99.863	99.613	99.363	99.337	99.087	98.837
3.990	100.403	100.153	99.903	100.051	99.801	99.551
4.000	100.503	100.253	100.003	100.151	99.901	99.651
4.125	101.143	100.893	100.643	100.998	100.748	100.498
4.250	101.776	101.526	101.276	101.780	101.530	101.280
4.375	102.394	102.144	101.894	102.390	102.140	101.890
4.500	103.013	102.763	102.513	103.054	102.804	102.554
4.625	103.631	103.381	103.131	103.771	103.521	103.271
4.750	104.158	103.908	103.658	104.407	104.157	103.907
4.875	104.489	104.239	103.989	104.792	104.542	104.292
4.990	104.719	104.469	104.219	105.077	104.827	104.577
5.000	104.819	104.569	104.319	105.177	104.927	104.677

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	93.782	93.532	93.282	N/A	N/A	N/A
2.375	95.176	94.926	94.676	N/A	N/A	N/A
2.500	96.569	96.319	96.069	92.972	92.722	92.472
2.625	97.556	97.306	97.056	94.158	93.908	93.658
2.750	98.179	97.929	97.679	95.094	94.844	94.594
2.875	98.828	98.578	98.328	96.056	95.806	95.556
2.990	99.404	99.154	98.904	96.944	96.694	96.444
3.000	99.504	99.254	99.004	97.044	96.794	96.544
3.125	100.128	99.878	99.628	97.915	97.665	97.415
3.250	100.706	100.456	100.206	98.681	98.431	98.181
3.375	101.308	101.058	100.808	99.470	99.220	98.970
3.500	101.934	101.684	101.434	100.284	100.034	99.784
3.625	102.427	102.177	101.927	100.915	100.665	100.415
3.750	102.813	102.563	102.313	101.396	101.146	100.896
3.875	103.252	103.002	102.752	101.928	101.678	101.428
3.990	103.643	103.393	103.143	102.413	102.163	101.913
4.000	103.743	103.493	103.243	102.513	102.263	102.013
4.125	N/A	N/A	N/A	103.124	102.874	102.624

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	93.218	92.968	92.718	N/A	N/A	N/A
2.375	94.659	94.409	94.159	N/A	N/A	N/A
2.500	96.099	95.849	95.599	92.772	92.522	92.272
2.625	97.145	96.895	96.645	93.958	93.708	93.458
2.750	97.825	97.575	97.325	94.894	94.644	94.394
2.875	98.505	98.255	98.005	95.856	95.606	95.356
2.990	99.085	98.835	98.585	96.744	96.494	96.244
3.000	99.185	98.935	98.685	96.844	96.594	96.344
3.125	99.751	99.501	99.251	97.715	97.465	97.215
3.250	100.212	99.962	99.712	98.481	98.231	97.981
3.375	100.673	100.423	100.173	99.270	99.020	98.770
3.500	101.134	100.884	100.634	100.084	99.834	99.584
3.625	101.538	101.288	101.038	100.715	100.465	100.215
3.750	101.890	101.640	101.390	101.196	100.946	100.696
3.875	102.242	101.992	101.742	101.728	101.478	101.228
3.990	102.494	102.244	101.994	102.213	101.963	101.713
4.000	102.594	102.344	102.094	102.313	102.063	101.813
4.125	102.946	102.696	102.446	102.924	102.674	102.424

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

Lock Desk Policy

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Flood Certification = $10.00 | FHA ID# - 1358600006

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30/25 Year FNMA

Rate	30 day	45 day	60 day
3.000	N/A	N/A	N/A
3.125	95.171	94.921	94.896
3.250	96.382	96.132	96.107
3.375	97.223	96.973	96.948
3.500	98.138	97.888	97.863
3.625	99.127	98.877	98.852
3.750	100.090	99.840	99.815
3.875	100.901	100.651	100.626
3.990	101.696	101.446	101.421
4.000	101.746	101.496	101.471
4.125	102.625	102.375	102.350
4.250	103.428	103.178	103.153
4.375	104.037	103.787	103.762
4.500	104.701	104.451	104.426
4.625	105.418	105.168	105.143
4.750	106.099	105.849	105.824
4.875	106.625	106.375	106.350
4.990	107.101	106.851	106.826
5.000	107.151	106.901	106.876
5.125	107.677	107.427	107.402

20 Year FNMA

Rate	30 day	45 day	60 day
3.000	94.506	94.256	94.006
3.125	96.122	95.872	95.622
3.250	97.525	97.275	97.025
3.375	98.477	98.227	97.977
3.500	99.429	99.179	98.929
3.625	100.381	100.131	99.881
3.750	101.233	100.983	100.733
3.875	101.873	101.623	101.373
3.990	102.463	102.213	101.963
4.000	102.513	102.263	102.013
4.125	103.153	102.903	102.653
4.250	103.786	103.536	103.286
4.375	104.404	104.154	103.904
4.500	105.023	104.773	104.523
4.625	105.641	105.391	105.141
4.750	106.168	105.918	105.668
4.875	106.499	106.249	105.999
4.990	106.779	106.529	106.279
5.000	106.829	106.579	106.329
5.125	107.160	106.910	106.660

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	94.532	94.282	94.032
2.375	95.926	95.676	95.426
2.500	97.319	97.069	96.819
2.625	98.306	98.056	97.806
2.750	98.929	98.679	98.429
2.875	99.578	99.328	99.078
2.990	100.204	99.954	99.704
3.000	100.254	100.004	99.754
3.125	100.878	100.628	100.378
3.250	101.456	101.206	100.956
3.375	102.058	101.808	101.558
3.500	102.684	102.434	102.184
3.625	103.177	102.927	102.677
3.750	103.563	103.313	103.063
3.875	104.002	103.752	103.502
3.990	104.443	104.193	103.943
4.000	104.493	104.243	103.993
4.125	105.010	104.760	104.510

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	95.228	94.978	94.728
2.375	96.669	96.419	96.169
2.500	98.109	97.859	97.609
2.625	99.155	98.905	98.655
2.750	99.835	99.585	99.335
2.875	100.515	100.265	100.015
2.990	101.145	100.895	100.645
3.000	101.195	100.945	100.695
3.125	101.761	101.511	101.261
3.250	102.222	101.972	101.722
3.375	102.683	102.433	102.183
3.500	103.144	102.894	102.644
3.625	103.548	103.298	103.048
3.750	103.900	103.650	103.400
3.875	104.252	104.002	103.752
3.990	104.554	104.304	104.054
4.000	104.604	104.354	104.104
4.125	104.956	104.706	104.456

30/25 Year HB FNMA

Rate	30 day	45 day	60 day
3.125	N/A	N/A	N/A
3.250	94.457	94.207	93.957
3.375	95.532	95.282	95.032
3.500	96.682	96.432	96.182
3.625	97.905	97.655	97.405
3.750	99.013	98.763	98.513
3.875	99.777	99.527	99.277
3.990	100.525	100.275	100.025
4.000	100.575	100.325	100.075
4.125	101.407	101.157	100.907
4.250	102.083	101.833	101.583
4.375	102.396	102.146	101.896
4.500	102.762	102.512	102.262
4.625	103.183	102.933	102.683
4.750	103.657	103.407	103.157
4.875	104.167	103.917	103.667
4.990	104.627	104.377	104.127
5.000	104.677	104.427	104.177
5.125	105.188	104.938	104.688
5.250	105.698	105.448	105.198

15 Year HB FNMA

Rate	30 day	45 day	60 day
2.000	N/A	N/A	N/A
2.125	N/A	N/A	N/A
2.250	N/A	N/A	N/A
2.375	94.523	94.273	94.023
2.500	96.104	95.854	95.604
2.625	97.262	97.012	96.762
2.750	98.041	97.791	97.541
2.875	98.847	98.597	98.347
2.990	99.628	99.378	99.128
3.000	99.678	99.428	99.178
3.125	100.378	100.128	99.878
3.250	100.956	100.706	100.456
3.375	101.558	101.308	101.058
3.500	102.184	101.934	101.684
3.625	102.563	102.313	102.063
3.750	102.731	102.481	102.231
3.875	102.951	102.701	102.451
3.990	103.173	102.923	102.673
4.000	103.223	102.973	102.723
4.125	103.521	103.271	103.021

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](#)

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.: 8/18/2015

W. Rate Sheet Dated: 6/19/2015 **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	93.921	93.671	93.421
3.375	95.132	94.882	94.632
3.500	95.973	95.723	95.473
3.625	96.888	96.638	96.388
3.750	97.877	97.627	97.377
3.875	98.840	98.590	98.340
4.000	99.651	99.401	99.151
4.125	100.496	100.246	99.996
4.250	101.375	101.125	100.875
4.375	102.178	101.928	101.678
4.500	102.787	102.537	102.287
4.625	103.451	103.201	102.951
4.750	104.168	103.918	103.668
4.875	104.849	104.599	104.349
5.000	105.375	105.125	104.875
5.125	105.901	105.651	105.401
5.250	106.427	106.177	105.927

FNMA HB MCM 30 Year			
Note Rate	**30 Day**	**45 Day**	**60 Day**
3.000	N/A	N/A	N/A
3.125	N/A	N/A	N/A
3.250	N/A	N/A	N/A
3.375	N/A	N/A	N/A
3.500	94.192	93.942	93.692
3.625	95.336	95.086	94.836
3.750	96.553	96.303	96.053
3.875	97.703	97.453	97.203
4.000	98.464	98.214	97.964
4.125	99.259	99.009	98.759
4.250	100.088	99.838	99.588
4.375	100.809	100.559	100.309
4.500	101.118	100.868	100.618
4.625	101.480	101.230	100.980
4.750	101.896	101.646	101.396
4.875	102.366	102.116	101.866
5.000	102.876	102.626	102.376
5.125	103.387	103.137	102.887
5.250	103.897	103.647	103.397
5.375	104.408	104.158	103.908

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	30 Day Lock Exp.: 7/20/2015
prices are subject to change without notice		45 Day Lock Exp.: 8/3/2015
Release Time: 10:00 AM ET		60 Day Lock Exp.: 8/18/2015

W. Rate Sheet Dated: 6/19/2015

30/25 Year Open Access ≤ 105.00 LTV

Rate	30 day	45 day	60 day
3.250	94.588	94.338	94.088
3.375	95.716	95.466	95.216
3.500	96.808	96.558	96.308
3.625	97.845	97.595	97.345
3.750	98.653	98.403	98.153
3.875	99.371	99.121	98.871
4.000	100.361	100.111	99.861
4.125	101.287	101.037	100.787
4.250	101.988	101.738	101.488
4.375	102.576	102.326	102.076
4.500	103.309	103.059	102.809
4.625	104.163	103.913	103.663
4.750	104.816	104.566	104.316
4.875	105.389	105.139	104.889
5.000	105.558	105.308	105.058
5.125	106.379	106.129	105.879
5.250	106.991	106.741	106.491

30/25 Year Open Access > 105.00 LTV

Rate	30 day	45 day	60 day
3.250	94.588	94.338	94.088
3.375	95.654	95.404	95.154
3.500	96.746	96.496	96.246
3.625	97.783	97.533	97.283
3.750	98.591	98.341	98.091
3.875	99.309	99.059	98.809
4.000	100.299	100.049	99.799
4.125	101.225	100.975	100.725
4.250	101.926	101.676	101.426
4.375	102.514	102.264	102.014
4.500	103.934	103.684	103.434
4.625	104.788	104.538	104.288
4.750	105.441	105.191	104.941
4.875	106.014	105.764	105.514
5.000	106.996	106.746	106.496
5.125	107.817	107.567	107.317
5.250	108.429	108.179	107.929

20 Year Open Access ≤ 105.00 LTV

Rate	30 day	45 day	60 day
3.250	96.457	96.207	95.957
3.375	97.393	97.143	96.893
3.500	98.297	98.047	97.797
3.625	99.164	98.914	98.664
3.750	99.869	99.619	99.369
3.875	100.478	100.228	99.978
4.000	101.171	100.921	100.671
4.125	101.968	101.718	101.468
4.250	102.604	102.354	102.104
4.375	103.156	102.906	102.656
4.500	103.726	103.476	103.226
4.625	104.467	104.217	103.967
4.750	105.059	104.809	104.559
4.875	105.587	105.337	105.087
5.000	105.191	104.941	104.691
5.125	105.900	105.650	105.400
5.250	106.460	106.210	105.960

20 Year Open Access > 105.00 LTV

Rate	30 day	45 day	60 day
3.250	96.457	96.207	95.957
3.375	97.081	96.831	96.581
3.500	97.985	97.735	97.485
3.625	98.852	98.602	98.352
3.750	99.557	99.307	99.057
3.875	100.166	99.916	99.666
4.000	100.796	100.546	100.296
4.125	101.593	101.343	101.093
4.250	102.229	101.979	101.729
4.375	102.781	102.531	102.281
4.500	103.914	103.664	103.414
4.625	104.655	104.405	104.155
4.750	105.247	104.997	104.747
4.875	105.775	105.525	105.275
5.000	105.629	105.379	105.129
5.125	106.338	106.088	105.838
5.250	106.898	106.648	106.398

15 Year Open Access ≤ 105.00 LTV

Rate	30 day	45 day	60 day
2.250	95.432	95.182	94.932
2.375	96.160	95.910	95.660
2.500	96.888	96.638	96.388
2.625	97.550	97.300	97.050
2.750	98.160	97.910	97.660
2.875	98.722	98.472	98.222
3.000	99.425	99.175	98.925
3.125	100.043	99.793	99.543
3.250	100.607	100.357	100.107
3.375	101.182	100.932	100.682
3.500	101.837	101.587	101.337
3.625	102.417	102.167	101.917
3.750	102.959	102.709	102.459
3.875	103.496	103.246	102.996
4.000	103.678	103.428	103.178
4.125	104.242	103.992	103.742
4.250	104.759	104.509	104.259

15 Year Open Access > 105.00 LTV

Rate	30 day	45 day	60 day
2.250	95.432	95.182	94.932
2.375	94.035	93.785	93.535
2.500	94.763	94.513	94.263
2.625	95.425	95.175	94.925
2.750	96.035	95.785	95.535
2.875	98.285	98.035	97.785
3.000	98.988	98.738	98.488
3.125	99.606	99.356	99.106
3.250	100.170	99.920	99.670
3.375	101.057	100.807	100.557
3.500	101.712	101.462	101.212
3.625	102.292	102.042	101.792
3.750	102.834	102.584	102.334
3.875	103.496	103.246	102.996
4.000	103.678	103.428	103.178
4.125	104.242	103.992	103.742
4.250	104.759	104.509	104.259

Applicable for all mortgages with greater than 15 year terms

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

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

Open Access Mortgage with Subordinate Financing

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

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

Open Access Adjusters

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

Relief Refinance Mortgage Delivery Fee Cap

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

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

Lock Desk Policy

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Flood Certification = $10.00	FHA ID# - 1358600006
[Full Lock Desk Policy Can Be Found Here]	[AFR Guidelines]

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

AMERICAN FINANCIAL RESOURCES, INC.
WHOLESALE MORTGAGE DIVISION

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

30 Day Lock Exp.: 7/20/2015
45 Day Lock Exp.: 8/3/2015
60 Day Lock Exp.: 8/18/2015

prices are subject to change without notice

W. Rate Sheet Dated: 6/19/2015 **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	95.748	95.498	95.473
3.375	96.876	96.626	96.601
3.500	97.968	97.718	97.693
3.625	99.005	98.755	98.730
3.750	99.813	99.563	99.538
3.875	100.531	100.281	100.256
3.990	101.471	101.221	101.196
4.000	101.521	101.271	101.246
4.125	102.447	102.197	102.172
4.250	103.148	102.898	102.873
4.375	103.736	103.486	103.461
4.500	104.469	104.219	104.194
4.625	105.323	105.073	105.048
4.750	105.976	105.726	105.701
4.875	106.549	106.299	106.274
4.990	106.668	106.418	106.393
5.000	106.718	106.468	106.443
5.125	107.539	107.289	107.264
5.250	108.151	107.901	107.876

20 Year FHLMC

Rate	30 day	45 day	60 day
3.125	N/A	N/A	N/A
3.250	97.717	97.467	97.217
3.375	98.653	98.403	98.153
3.500	99.557	99.307	99.057
3.625	100.424	100.174	99.924
3.750	101.129	100.879	100.629
3.875	101.738	101.488	101.238
3.990	102.381	102.131	101.881
4.000	102.431	102.181	101.931
4.125	103.228	102.978	102.728
4.250	103.864	103.614	103.364
4.375	104.416	104.166	103.916
4.500	104.986	104.736	104.486
4.625	105.727	105.477	105.227
4.750	106.319	106.069	105.819
4.875	106.847	106.597	106.347
4.990	106.401	106.151	105.901
5.000	106.451	106.201	105.951
5.125	107.160	106.910	106.660
5.250	107.720	107.470	107.220

15 Year FHLMC

Rate	30 day	45 day	60 day
2.125	N/A	N/A	N/A
2.250	96.092	95.842	95.592
2.375	96.820	96.570	96.320
2.500	97.548	97.298	97.048
2.625	98.210	97.960	97.710
2.750	98.820	98.570	98.320
2.875	99.382	99.132	98.882
2.990	100.035	99.785	99.535
3.000	100.085	99.835	99.585
3.125	100.703	100.453	100.203
3.250	101.267	101.017	100.767
3.375	101.842	101.592	101.342
3.500	102.497	102.247	101.997
3.625	103.077	102.827	102.577
3.750	103.619	103.369	103.119
3.875	104.156	103.906	103.656
3.990	104.288	104.038	103.788
4.000	104.338	104.088	103.838
4.125	104.902	104.652	104.402
4.250	105.419	105.169	104.919

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

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Release Time: 10:00 AM ET

30 Day Lock Exp.: 7/20/2015
45 Day Lock Exp.: 8/3/2015
60 Day Lock Exp.: 8/18/2015

30/25 Year FHLMC HP & HPA

Rate	30 day	45 day	60 day
3.125	N/A	N/A	N/A
3.250	95.748	95.498	95.473
3.375	96.876	96.626	96.601
3.500	97.968	97.718	97.693
3.625	99.005	98.755	98.730
3.750	99.813	99.563	99.538
3.875	100.531	100.281	100.256
3.990	101.471	101.221	101.196
4.000	101.521	101.271	101.246
4.125	102.447	102.197	102.172
4.250	103.148	102.898	102.873
4.375	103.736	103.486	103.461
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4.750	105.976	105.726	105.701
4.875	106.549	106.299	106.274
4.990	106.668	106.418	106.393
5.000	106.718	106.468	106.443
5.125	107.539	107.289	107.264
5.250	108.151	107.901	107.876

20 Year FHLMC HP & HPA

Rate	30 day	45 day	60 day
3.125	N/A	N/A	N/A
3.250	97.717	97.467	97.217
3.375	98.653	98.403	98.153
3.500	99.557	99.307	99.057
3.625	100.424	100.174	99.924
3.750	101.129	100.879	100.629
3.875	101.738	101.488	101.238
3.990	102.381	102.131	101.881
4.000	102.431	102.181	101.931
4.125	103.228	102.978	102.728
4.250	103.864	103.614	103.364
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4.500	104.986	104.736	104.486
4.625	105.727	105.477	105.227
4.750	106.319	106.069	105.819
4.875	106.847	106.597	106.347
4.990	106.401	106.151	105.901
5.000	106.451	106.201	105.951
5.125	107.160	106.910	106.660
5.250	107.720	107.470	107.220

15 Year FHLMC HP & HPA

Rate	30 day	45 day	60 day
2.125	N/A	N/A	N/A
2.250	96.092	95.842	95.592
2.375	96.820	96.570	96.320
2.500	97.548	97.298	97.048
2.625	98.210	97.960	97.710
2.750	98.820	98.570	98.320
2.875	99.382	99.132	98.882
2.990	100.035	99.785	99.535
3.000	100.085	99.835	99.585
3.125	100.703	100.453	100.203
3.250	101.267	101.017	100.767
3.375	101.842	101.592	101.342
3.500	102.497	102.247	101.997
3.625	103.077	102.827	102.577
3.750	103.619	103.369	103.119
3.875	104.156	103.906	103.656
3.990	104.288	104.038	103.788
4.000	104.338	104.088	103.838
4.125	104.902	104.652	104.402
4.250	105.419	105.169	104.919

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 Pruct	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

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W. Rate Sheet Dated: 6/19/2015 **Release Time:** 10:00 AM ET

30 Day Lock Exp.: 7/20/2015
45 Day Lock Exp.: 8/3/2015
60 Day Lock Exp.: 8/18/2015

Non-Conforming 30 year Fixed
Max Price After Adjustments 101.750

Rate	30 day	45 day	60 day
4.000	98.424	98.284	98.143
4.125	98.932	98.792	98.651
4.250	99.440	99.300	99.159
4.375	99.948	99.808	99.667
4.500	100.456	100.316	100.175
4.625	100.956	100.816	100.675
4.750	101.456	101.316	101.175
4.875	101.925	101.785	101.644
5.000	102.175	102.035	101.894
5.125	102.425	102.285	102.144
5.250	102.644	102.504	102.363
5.375	102.863	102.723	102.582

Non-Conforming 15 year Fixed
Max Price After Adjustments 101.250

Rate	30 day	45 day	60 day
3.250	98.538	98.413	98.288
3.375	98.975	98.850	98.725
3.500	99.412	99.287	99.162
3.625	99.848	99.708	99.567
3.750	100.301	100.176	100.051
3.875	100.707	100.582	100.457
4.000	101.082	100.957	100.832
4.125	101.395	101.270	101.145
4.250	101.676	101.551	101.426
4.375	101.864	101.739	101.614
4.500	101.989	101.864	101.739
4.625	102.114	101.989	101.864

Risk Based Price Adjustments - AFR Jumbo Fixed

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

* Please see High Reserve Guidelines

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30 Day Lock Exp.: 7/20/2015
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: 6/19/2015

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

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

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

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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7.625	103.134	102.918
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

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

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
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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

Income 15 yr Fixed (AOIP-15F)

Rate	30 day	45 day
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

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

Income Price Adjustments

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

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