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.: 7/23/2015
45 Day Lock Exp.: 8/7/2015
60 Day Lock Exp.: 8/24/2015

prices are subject to change without notice

W. Rate Sheet Dated: 6/23/2015
Release Time: 10:00 AM ET

STANDARD GOVERNMENT PRODUCT

30/25 Year Government Standard Product

Rate	30 Day	45 Day	60 Day
3.250	98.959	98.709	98.459
3.375	99.259	99.009	98.759
3.500	100.059	99.809	99.559
3.625	100.159	99.909	99.659
3.750	102.016	101.766	101.516
3.875	102.516	102.266	102.016
4.000	103.066	102.816	102.566
4.125	103.166	102.916	102.666
4.250	104.353	104.103	103.853
4.375	104.588	104.338	104.088
4.500	105.153	104.903	104.653
4.625	105.253	105.003	104.753
4.750	105.847	105.597	105.347
4.875	106.247	105.997	105.747
5.000	106.797	106.547	106.297
5.125	106.847	106.597	106.347
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	98.709	98.459	98.209
3.375	99.009	98.759	98.509
3.500	99.809	99.559	99.309
3.625	99.909	99.659	99.409
3.750	101.766	101.516	101.266
3.875	102.266	102.016	101.766
4.000	102.816	102.566	102.316
4.125	102.916	102.666	102.416
4.250	104.103	103.853	103.603
4.375	104.338	104.088	103.838
4.500	104.903	104.653	104.403
4.625	105.003	104.753	104.503
4.750	105.597	105.347	105.097
4.875	105.997	105.747	105.497
5.000	106.547	106.297	106.047
5.125	106.597	106.347	106.097
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	100.168	99.918	99.668
2.875	100.468	100.218	99.968
3.000	100.718	100.468	100.218
3.125	100.868	100.618	100.368
3.250	102.550	102.300	102.050
3.375	102.850	102.600	102.350
3.500	103.100	102.850	102.600
3.625	103.250	103.000	102.750
3.750	104.160	103.910	103.660
3.875	104.460	104.210	103.960
4.000	104.660	104.410	104.160
4.125	104.810	104.560	104.310
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	98.459	98.209	97.959
3.375	98.759	98.509	98.259
3.500	99.559	99.309	99.059
3.625	99.659	99.409	99.159
3.750	101.516	101.266	101.016
3.875	102.016	101.766	101.516
4.000	102.566	102.316	102.066
4.125	102.666	102.416	102.166
4.250	103.853	103.603	103.353
4.375	104.088	103.838	103.588
4.500	104.653	104.403	104.153
4.625	104.753	104.503	104.253
4.750	105.347	105.097	104.847
4.875	105.747	105.497	105.247
5.000	106.297	106.047	105.797
5.125	106.347	106.097	105.847
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	98.209	97.959	97.709
3.375	98.509	98.259	98.009
3.500	99.309	99.059	98.809
3.625	99.409	99.159	98.909
3.750	101.266	101.016	100.766
3.875	101.766	101.516	101.266
4.000	102.316	102.066	101.816
4.125	102.416	102.166	101.916
4.250	103.603	103.353	103.103
4.375	103.838	103.588	103.338
4.500	104.403	104.153	103.903
4.625	104.503	104.253	104.003
4.750	105.097	104.847	104.597
4.875	105.497	105.247	104.997
5.000	106.047	105.797	105.547
5.125	106.097	105.847	105.597
5.250	N/A	N/A	N/A
5.375	N/A	N/A	N/A
5.500	N/A	N/A	N/A

15/10 Year Government Specialty Product

Rate	30 Day	45 Day	60 Day
2.750	99.718	99.468	99.218
2.875	100.018	99.768	99.518
3.000	100.268	100.018	99.768
3.125	100.418	100.168	99.918
3.250	102.100	101.850	101.600
3.375	102.400	102.150	101.900
3.500	102.650	102.400	102.150
3.625	102.800	102.550	102.300
3.750	103.710	103.460	103.210
3.875	104.010	103.760	103.510
4.000	104.210	103.960	103.710
4.125	104.360	104.110	103.860
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	97.384	97.134	96.884
4.000	100.391	100.141	99.891
4.500	102.478	102.228	101.978
5.000	104.122	103.872	103.622

15 Year One Time Close "OTC" Specialty Product

Rate	30 Day	45 Day	60 Day
3.000	98.634	98.384	98.134
3.500	101.016	100.766	100.516
4.000	102.576	102.326	102.076
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	6/23/2015	4.750%

American Financial Resources, Inc. - Announcements

The OTC program is not available for TF clients.

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

Lock Desk Policy

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

Flood Certification = $10.00   FHA ID# - 1358600006

Full Lock Desk Policy Can Be Found Here   AFR Guidelines

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60 Day Lock Exp.: 8/24/2015

DURP 30/25 Year

Rate	≤ 105% LTV 30 Day	≤ 105% LTV 45 Day	≤ 105% LTV 60 Day	> 105% LTV 30 Day	> 105% LTV 45 Day	> 105% LTV 60 Day
3.375	95.022	94.772	94.522	N/A	N/A	N/A
3.500	95.975	95.725	95.475	93.911	93.661	93.411
3.625	97.004	96.754	96.504	95.215	94.965	94.715
3.750	98.008	97.758	97.508	96.467	96.217	95.967
3.875	98.856	98.606	98.356	97.510	97.260	97.010
3.990	99.639	99.389	99.139	98.488	98.238	97.988
4.000	99.739	99.489	99.239	98.588	98.338	98.088
4.125	100.657	100.407	100.157	99.702	99.452	99.202
4.250	101.506	101.256	101.006	100.731	100.481	100.231
4.375	102.173	101.923	101.673	101.547	101.297	101.047
4.500	102.900	102.650	102.400	102.421	102.171	101.921
4.625	103.684	103.434	103.184	103.355	103.105	102.855
4.750	104.427	104.177	103.927	104.211	103.961	103.711
4.875	104.994	104.744	104.494	104.817	104.567	104.317
4.990	105.461	105.211	104.961	105.323	105.073	104.823
5.000	105.561	105.311	105.061	105.423	105.173	104.923
5.125	106.128	105.878	105.628	N/A	N/A	N/A
5.250	106.696	106.446	106.196	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
3.375	95.453	95.203	94.953	94.608	94.358	94.108
3.500	96.443	96.193	95.943	95.576	95.326	95.076
3.625	97.433	97.183	96.933	96.621	96.371	96.121
3.750	98.320	98.070	97.820	97.626	97.376	97.126
3.875	98.991	98.741	98.491	98.442	98.192	97.942
3.990	99.562	99.312	99.062	99.194	98.944	98.694
4.000	99.662	99.412	99.162	99.294	99.044	98.794
4.125	100.332	100.082	99.832	100.181	99.931	99.681
4.250	101.007	100.757	100.507	101.009	100.759	100.509
4.375	101.689	101.439	101.189	101.676	101.426	101.176
4.500	102.371	102.121	101.871	102.402	102.152	101.902
4.625	103.053	102.803	102.553	103.187	102.937	102.687
4.750	103.636	103.386	103.136	103.884	103.634	103.384
4.875	104.007	103.757	103.507	104.311	104.061	103.811
4.990	104.279	104.029	103.779	104.638	104.388	104.138
5.000	104.379	104.129	103.879	104.738	104.488	104.238
5.125	104.751	104.501	104.251	105.164	104.914	104.664
5.250	105.123	104.873	104.623	N/A	N/A	N/A

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	93.176	92.926	92.676	N/A	N/A	N/A
2.375	94.575	94.325	94.075	N/A	N/A	N/A
2.500	95.973	95.723	95.473	N/A	N/A	N/A
2.625	96.961	96.711	96.461	93.564	93.314	93.064
2.750	97.585	97.335	97.085	94.500	94.250	94.000
2.875	98.235	97.985	97.735	95.462	95.212	94.962
2.990	98.810	98.560	98.310	96.350	96.100	95.850
3.000	98.910	98.660	98.410	96.450	96.200	95.950
3.125	99.550	99.300	99.050	97.337	97.087	96.837
3.250	100.157	99.907	99.657	98.132	97.882	97.632
3.375	100.789	100.539	100.289	98.952	98.702	98.452
3.500	101.447	101.197	100.947	99.797	99.547	99.297
3.625	101.969	101.719	101.469	100.458	100.208	99.958
3.750	102.385	102.135	101.885	100.967	100.717	100.467
3.875	102.856	102.606	102.356	101.533	101.283	101.033
3.990	103.284	103.034	102.784	102.054	101.804	101.554
4.000	103.384	103.134	102.884	102.154	101.904	101.654
4.125	103.939	103.689	103.439	102.803	102.553	102.303

DURP 10 Year

Rate	≤ 105% LTV 30 Day	≤ 105% LTV 45 Day	≤ 105% LTV 60 Day	> 105% LTV 30 Day	> 105% LTV 45 Day	> 105% LTV 60 Day
2.250	92.636	92.386	92.136	N/A	N/A	N/A
2.375	94.097	93.847	93.597	N/A	N/A	N/A
2.500	95.558	95.308	95.058	N/A	N/A	N/A
2.625	96.617	96.367	96.117	93.364	93.114	92.864
2.750	97.305	97.055	96.805	94.300	94.050	93.800
2.875	97.993	97.743	97.493	95.262	95.012	94.762
2.990	98.582	98.332	98.082	96.150	95.900	95.650
3.000	98.682	98.432	98.182	96.250	96.000	95.750
3.125	99.255	99.005	98.755	97.137	96.887	96.637
3.250	99.723	99.473	99.223	97.932	97.682	97.432
3.375	100.191	99.941	99.691	98.752	98.502	98.252
3.500	100.659	100.409	100.159	99.597	99.347	99.097
3.625	101.084	100.834	100.584	100.258	100.008	99.758
3.750	101.468	101.218	100.968	100.767	100.517	100.267
3.875	101.853	101.603	101.353	101.333	101.083	100.833
3.990	102.137	101.887	101.637	101.854	101.604	101.354
4.000	102.237	101.987	101.737	101.954	101.704	101.454
4.125	102.622	102.372	102.122	102.603	102.353	102.103

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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W. Rate Sheet Dated: 6/23/2015

Release Time: 10:00 AM ET

30/25 Year FNMA

Rate	30 day	45 day	60 day
3.125	94.082	93.832	93.807
3.250	95.297	95.047	95.022
3.375	96.172	95.922	95.897
3.500	97.125	96.875	96.850
3.625	98.154	97.904	97.879
3.750	99.158	98.908	98.883
3.875	100.006	99.756	99.731
3.990	100.839	100.589	100.564
4.000	100.889	100.639	100.614
4.125	101.807	101.557	101.532
4.250	102.656	102.406	102.381
4.375	103.323	103.073	103.048
4.500	104.050	103.800	103.775
4.625	104.834	104.584	104.559
4.750	105.577	105.327	105.302
4.875	106.144	105.894	105.869
4.990	106.661	106.411	106.386
5.000	106.711	106.461	106.436
5.125	107.278	107.028	107.003
5.250	107.846	107.596	107.571

20 Year FNMA

Rate	30 day	45 day	60 day
3.125	95.059	94.809	94.559
3.250	96.473	96.223	95.973
3.375	97.463	97.213	96.963
3.500	98.453	98.203	97.953
3.625	99.443	99.193	98.943
3.750	100.330	100.080	99.830
3.875	101.001	100.751	100.501
3.990	101.622	101.372	101.122
4.000	101.672	101.422	101.172
4.125	102.342	102.092	101.842
4.250	103.017	102.767	102.517
4.375	103.699	103.449	103.199
4.500	104.381	104.131	103.881
4.625	105.063	104.813	104.563
4.750	105.646	105.396	105.146
4.875	106.017	105.767	105.517
4.990	106.339	106.089	105.839
5.000	106.389	106.139	105.889
5.125	106.761	106.511	106.261
5.250	107.133	106.883	106.633

15 Year FNMA

Rate	30 day	45 day	60 day
2.000	#N/A	#N/A	#N/A
2.125	#N/A	#N/A	#N/A
2.250	93.926	93.676	93.426
2.375	95.325	95.075	94.825
2.500	96.723	96.473	96.223
2.625	97.711	97.461	97.211
2.750	98.335	98.085	97.835
2.875	98.985	98.735	98.485
2.990	99.610	99.360	99.110
3.000	99.660	99.410	99.160
3.125	100.300	100.050	99.800
3.250	100.907	100.657	100.407
3.375	101.539	101.289	101.039
3.500	102.197	101.947	101.697
3.625	102.719	102.469	102.219
3.750	103.135	102.885	102.635
3.875	103.606	103.356	103.106
3.990	104.084	103.834	103.584
4.000	104.134	103.884	103.634
4.125	104.689	104.439	104.189

10 Year FNMA

Rate	30 day	45 day	60 day
2.000	N/A	N/A	N/A
2.125	N/A	N/A	N/A
2.250	94.646	94.396	94.146
2.375	96.107	95.857	95.607
2.500	97.568	97.318	97.068
2.625	98.627	98.377	98.127
2.750	99.315	99.065	98.815
2.875	100.003	99.753	99.503
2.990	100.642	100.392	100.142
3.000	100.692	100.442	100.192
3.125	101.265	101.015	100.765
3.250	101.733	101.483	101.233
3.375	102.201	101.951	101.701
3.500	102.669	102.419	102.169
3.625	103.094	102.844	102.594
3.750	103.478	103.228	102.978
3.875	103.863	103.613	103.363
3.990	104.197	103.947	103.697
4.000	104.247	103.997	103.747
4.125	104.632	104.382	104.132

30/25 Year HB FNMA

Rate	30 day	45 day	60 day
3.125	N/A	N/A	N/A
3.250	N/A	N/A	N/A
3.375	94.481	94.231	93.981
3.500	95.668	95.418	95.168
3.625	96.933	96.683	96.433
3.750	98.081	97.831	97.581
3.875	98.881	98.631	98.381
3.990	99.667	99.417	99.167
4.000	99.717	99.467	99.217
4.125	100.589	100.339	100.089
4.250	101.311	101.061	100.811
4.375	101.682	101.432	101.182
4.500	102.111	101.861	101.611
4.625	102.599	102.349	102.099
4.750	103.134	102.884	102.634
4.875	103.686	103.436	103.186
4.990	104.188	103.938	103.688
5.000	104.238	103.988	103.738
5.125	104.789	104.539	104.289
5.250	105.341	105.091	104.841

15 Year HB FNMA

Rate	30 day	45 day	60 day
2.000	N/A	N/A	N/A
2.125	N/A	N/A	N/A
2.250	N/A	N/A	N/A
2.375	N/A	N/A	N/A
2.500	95.508	95.258	95.008
2.625	96.667	96.417	96.167
2.750	97.447	97.197	96.947
2.875	98.254	98.004	97.754
2.990	99.035	98.785	98.535
3.000	99.085	98.835	98.585
3.125	99.800	99.550	99.300
3.250	100.407	100.157	99.907
3.375	101.039	100.789	100.539
3.500	101.697	101.447	101.197
3.625	102.106	101.856	101.606
3.750	102.302	102.052	101.802
3.875	102.555	102.305	102.055
3.990	102.814	102.564	102.314
4.000	102.864	102.614	102.364
4.125	103.200	102.950	102.700

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.: 7/23/2015
45 Day Lock Exp.: 8/7/2015
60 Day Lock Exp.: 8/24/2015

W. Rate Sheet Dated: 6/23/2015 **Release Time:** 10:00 AM ET

FNMA 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	94.047	93.797	93.547
3.500	94.922	94.672	94.422
3.625	95.875	95.625	95.375
3.750	96.905	96.655	96.405
3.875	97.908	97.658	97.408
4.000	98.756	98.506	98.256
4.125	99.639	99.389	99.139
4.250	100.557	100.307	100.057
4.375	101.406	101.156	100.906
4.500	102.073	101.823	101.573
4.625	102.800	102.550	102.300
4.750	103.585	103.335	103.085
4.875	104.327	104.077	103.827
5.000	104.894	104.644	104.394
5.125	105.461	105.211	104.961
5.250	106.029	105.779	105.529
5.375	106.596	106.346	106.096

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	N/A	N/A	N/A
3.625	94.319	94.069	93.819
3.750	95.577	95.327	95.077
3.875	96.768	96.518	96.268
4.000	97.565	97.315	97.065
4.125	98.399	98.149	97.899
4.250	99.268	99.018	98.768
4.375	100.033	99.783	99.533
4.500	100.399	100.149	99.899
4.625	100.823	100.573	100.323
4.750	101.307	101.057	100.807
4.875	101.840	101.590	101.340
5.000	102.392	102.142	101.892
5.125	102.943	102.693	102.443
5.250	103.495	103.245	102.995
5.375	104.047	103.797	103.547

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]

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30 Day Lock Exp.: 7/23/2015
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60 Day Lock Exp.: 8/24/2015

prices are subject to change without notice

W. Rate Sheet Dated: 6/23/2015

Release Time: 10:00 AM ET

30/25 Year Open Access ≤ 105.00 LTV

Rate	30 day	45 day	60 day
3.250	93.658	93.408	93.158
3.375	94.784	94.534	94.284
3.500	95.877	95.627	95.377
3.625	96.916	96.666	96.416
3.750	97.729	97.479	97.229
3.875	98.597	98.347	98.097
4.000	99.592	99.342	99.092
4.125	100.525	100.275	100.025
4.250	101.234	100.984	100.734
4.375	101.829	101.579	101.329
4.500	102.754	102.504	102.254
4.625	103.615	103.365	103.115
4.750	104.276	104.026	103.776
4.875	104.856	104.606	104.356
5.000	105.250	105.000	104.750
5.125	106.078	105.828	105.578
5.250	106.696	106.446	106.196

30/25 Year Open Access > 105.00 LTV

Rate	30 day	45 day	60 day
3.250	93.658	93.408	93.158
3.375	94.722	94.472	94.222
3.500	95.815	95.565	95.315
3.625	96.854	96.604	96.354
3.750	97.667	97.417	97.167
3.875	98.535	98.285	98.035
4.000	99.530	99.280	99.030
4.125	100.463	100.213	99.963
4.250	101.172	100.922	100.672
4.375	101.767	101.517	101.267
4.500	103.379	103.129	102.879
4.625	104.240	103.990	103.740
4.750	104.901	104.651	104.401
4.875	105.481	105.231	104.981
5.000	106.688	106.438	106.188
5.125	107.516	107.266	107.016
5.250	108.134	107.884	107.634

20 Year Open Access ≤ 105.00 LTV

Rate	30 day	45 day	60 day
3.250	95.590	95.340	95.090
3.375	96.525	96.275	96.025
3.500	97.428	97.178	96.928
3.625	98.298	98.048	97.798
3.750	99.007	98.757	98.507
3.875	99.622	99.372	99.122
4.000	100.404	100.154	99.904
4.125	101.206	100.956	100.706
4.250	101.849	101.599	101.349
4.375	102.407	102.157	101.907
4.500	103.174	102.924	102.674
4.625	103.921	103.671	103.421
4.750	104.518	104.268	104.018
4.875	105.051	104.801	104.551
5.000	104.885	104.635	104.385
5.125	105.599	105.349	105.099
5.250	106.165	105.915	105.665

20 Year Open Access > 105.00 LTV

Rate	30 day	45 day	60 day
3.250	95.590	95.340	95.090
3.375	96.463	96.213	95.963
3.500	97.366	97.116	96.866
3.625	98.236	97.986	97.736
3.750	98.945	98.695	98.445
3.875	99.560	99.310	99.060
4.000	100.154	99.904	99.654
4.125	100.956	100.706	100.456
4.250	101.599	101.349	101.099
4.375	102.157	101.907	101.657
4.500	103.299	103.049	102.799
4.625	104.046	103.796	103.546
4.750	104.643	104.393	104.143
4.875	105.176	104.926	104.676
5.000	105.323	105.073	104.823
5.125	106.037	105.787	105.537
5.250	106.603	106.353	106.103

15 Year Open Access ≤ 105.00 LTV

Rate	30 day	45 day	60 day
2.250	94.905	94.655	94.405
2.375	95.632	95.382	95.132
2.500	96.359	96.109	95.859
2.625	97.021	96.771	96.521
2.750	97.631	97.381	97.131
2.875	98.126	97.876	97.626
3.000	98.830	98.580	98.330
3.125	99.449	99.199	98.949
3.250	100.014	99.764	99.514
3.375	100.659	100.409	100.159
3.500	101.316	101.066	100.816
3.625	101.897	101.647	101.397
3.750	102.442	102.192	101.942
3.875	102.980	102.730	102.480
4.000	103.340	103.090	102.840
4.125	103.906	103.656	103.406
4.250	104.425	104.175	103.925

15 Year Open Access > 105.00 LTV

Rate	30 day	45 day	60 day
2.250	94.905	94.655	94.405
2.375	93.507	93.257	93.007
2.500	94.234	93.984	93.734
2.625	94.896	94.646	94.396
2.750	95.506	95.256	95.006
2.875	97.501	97.251	97.001
3.000	98.205	97.955	97.705
3.125	98.824	98.574	98.324
3.250	99.389	99.139	98.889
3.375	100.097	99.847	99.597
3.500	100.754	100.504	100.254
3.625	101.335	101.085	100.835
3.750	101.880	101.630	101.380
3.875	102.855	102.605	102.355
4.000	103.215	102.965	102.715
4.125	103.781	103.531	103.281
4.250	104.300	104.050	103.800

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.: 7/23/2015
45 Day Lock Exp.: 8/7/2015
60 Day Lock Exp.: 8/24/2015

prices are subject to change without notice

W. Rate Sheet Dated: 6/23/2015

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	94.818	94.568	94.543
3.375	95.944	95.694	95.669
3.500	97.037	96.787	96.762
3.625	98.076	97.826	97.801
3.750	98.889	98.639	98.614
3.875	99.757	99.507	99.482
3.990	100.702	100.452	100.427
4.000	100.752	100.502	100.477
4.125	101.685	101.435	101.410
4.250	102.394	102.144	102.119
4.375	102.989	102.739	102.714
4.500	103.914	103.664	103.639
4.625	104.775	104.525	104.500
4.750	105.436	105.186	105.161
4.875	106.016	105.766	105.741
4.990	106.360	106.110	106.085
5.000	106.410	106.160	106.135
5.125	107.238	106.988	106.963
5.250	107.856	107.606	107.581

20 Year FHLMC

Rate	30 day	45 day	60 day
3.125	N/A	N/A	N/A
3.250	96.850	96.600	96.350
3.375	97.785	97.535	97.285
3.500	98.688	98.438	98.188
3.625	99.558	99.308	99.058
3.750	100.267	100.017	99.767
3.875	100.882	100.632	100.382
3.990	101.614	101.364	101.114
4.000	101.664	101.414	101.164
4.125	102.466	102.216	101.966
4.250	103.109	102.859	102.609
4.375	103.667	103.417	103.167
4.500	104.434	104.184	103.934
4.625	105.181	104.931	104.681
4.750	105.778	105.528	105.278
4.875	106.311	106.061	105.811
4.990	106.095	105.845	105.595
5.000	106.145	105.895	105.645
5.125	106.859	106.609	106.359
5.250	107.425	107.175	106.925

15 Year FHLMC

Rate	30 day	45 day	60 day
2.125	N/A	N/A	N/A
2.250	95.565	95.315	95.065
2.375	96.292	96.042	95.792
2.500	97.019	96.769	96.519
2.625	97.681	97.431	97.181
2.750	98.291	98.041	97.791
2.875	98.786	98.536	98.286
2.990	99.440	99.190	98.940
3.000	99.490	99.240	98.990
3.125	100.109	99.859	99.609
3.250	100.674	100.424	100.174
3.375	101.319	101.069	100.819
3.500	101.976	101.726	101.476
3.625	102.557	102.307	102.057
3.750	103.102	102.852	102.602
3.875	103.640	103.390	103.140
3.990	103.950	103.700	103.450
4.000	104.000	103.750	103.500
4.125	104.566	104.316	104.066
4.250	105.085	104.835	104.585

Adjustments

Applicable for all mortgages with greater than 15 year terms

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

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

Cash-Out Refinance

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

Feature Adjustments

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

Mortgages with Subordinate Financing

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

Multi Unit

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

Super Conforming Mortgage

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

All Loan Type Adjustments

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

Lender Paid MI Adjustments (cumulative with above adjustments)

LPMI Adjust Term > 20 yr & All Manuf.

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

LPMI Adjust Term ≤ 20 yr

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

Additional LPMI Premium Adjustments

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

* Does not apply in HI

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Flood Certification = $10.00 | FHA ID# - 1358600006

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60 Day Lock Exp.: 8/24/2015

prices are subject to change without notice

W. Rate Sheet Dated: 6/23/2015
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	94.818	94.568	94.543
3.375	95.944	95.694	95.669
3.500	97.037	96.787	96.762
3.625	98.076	97.826	97.801
3.750	98.889	98.639	98.614
3.875	99.757	99.507	99.482
3.990	100.702	100.452	100.427
4.000	100.752	100.502	100.477
4.125	101.685	101.435	101.410
4.250	102.394	102.144	102.119
4.375	102.989	102.739	102.714
4.500	103.914	103.664	103.639
4.625	104.775	104.525	104.500
4.750	105.436	105.186	105.161
4.875	106.016	105.766	105.741
4.990	106.360	106.110	106.085
5.000	106.410	106.160	106.135
5.125	107.238	106.988	106.963
5.250	107.856	107.606	107.581

20 Year FHLMC HP & HPA

Rate	30 day	45 day	60 day
3.125	N/A	N/A	N/A
3.250	96.850	96.600	96.350
3.375	97.785	97.535	97.285
3.500	98.688	98.438	98.188
3.625	99.558	99.308	99.058
3.750	100.267	100.017	99.767
3.875	100.882	100.632	100.382
3.990	101.614	101.364	101.114
4.000	101.664	101.414	101.164
4.125	102.466	102.216	101.966
4.250	103.109	102.859	102.609
4.375	103.667	103.417	103.167
4.500	104.434	104.184	103.934
4.625	105.181	104.931	104.681
4.750	105.778	105.528	105.278
4.875	106.311	106.061	105.811
4.990	106.095	105.845	105.595
5.000	106.145	105.895	105.645
5.125	106.859	106.609	106.359
5.250	107.425	107.175	106.925

15 Year FHLMC HP & HPA

Rate	30 day	45 day	60 day
2.125	N/A	N/A	N/A
2.250	95.565	95.315	95.065
2.375	96.292	96.042	95.792
2.500	97.019	96.769	96.519
2.625	97.681	97.431	97.181
2.750	98.291	98.041	97.791
2.875	98.786	98.536	98.286
2.990	99.440	99.190	98.940
3.000	99.490	99.240	98.990
3.125	100.109	99.859	99.609
3.250	100.674	100.424	100.174
3.375	101.319	101.069	100.819
3.500	101.976	101.726	101.476
3.625	102.557	102.307	102.057
3.750	103.102	102.852	102.602
3.875	103.640	103.390	103.140
3.990	103.950	103.700	103.450
4.000	104.000	103.750	103.500
4.125	104.566	104.316	104.066
4.250	105.085	104.835	104.585

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

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Flood Certification = $10.00 | FHA ID# - 1358600006

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W. Rate Sheet Dated: 6/23/2015 Release Time: 10:00 AM ET

30 Day Lock Exp.: 7/23/2015
45 Day Lock Exp.: 8/7/2015
60 Day Lock Exp.: 8/24/2015

Non-Conforming 30 year Fixed
Max Price After Adjustments 101.750

Rate	30 day	45 day	60 day
4.000	97.677	97.537	97.396
4.125	98.302	98.162	98.021
4.250	98.864	98.724	98.583
4.375	99.426	99.286	99.145
4.500	99.957	99.817	99.676
4.625	100.488	100.348	100.207
4.750	100.988	100.848	100.707
4.875	101.488	101.348	101.207
5.000	101.957	101.817	101.676
5.125	102.207	102.067	101.926
5.250	102.457	102.317	102.176
5.375	102.676	102.536	102.395

Non-Conforming 15 year Fixed
Max Price After Adjustments 101.250

Rate	30 day	45 day	60 day
3.250	97.948	97.823	97.698
3.375	98.436	98.311	98.186
3.500	98.924	98.799	98.674
3.625	99.359	99.219	99.078
3.750	99.812	99.687	99.562
3.875	100.218	100.093	99.968
4.000	100.593	100.468	100.343
4.125	100.906	100.781	100.656
4.250	101.187	101.062	100.937
4.375	101.375	101.250	101.125
4.500	101.500	101.375	101.250
4.625	101.625	101.500	101.375

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.: 7/23/2015
45 Day Lock Exp.: 8/7/2015

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](#)

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AMERICAN FINANCIAL RESOURCES, INC.
WHOLESALE MORTGAGE DIVISION

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

prices are subject to change without notice

W. Rate Sheet Dated: 6/23/2015 **Release Time:** 10:00 AM ET

30 Day Lock Exp.: 7/23/2015
45 Day Lock Exp.: 8/7/2015

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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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

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

Income Price Adjustments

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

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