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.: 7/24/2015
45 Day Lock Exp.: 8/10/2015
60 Day Lock Exp.: 8/24/2015

prices are subject to change without notice

W. Rate Sheet Dated: 6/24/2015 **Release Time:** 10:00 AM ET

STANDARD GOVERNMENT PRODUCT

30/25 Year Government Standard Product

Rate	30 Day	45 Day	60 Day
3.250	99.053	98.803	98.553
3.375	99.353	99.103	98.853
3.500	100.153	99.903	99.653
3.625	100.253	100.003	99.753
3.750	102.125	101.875	101.625
3.875	102.625	102.375	102.125
4.000	103.175	102.925	102.675
4.125	103.275	103.025	102.775
4.250	104.509	104.259	104.009
4.375	104.744	104.494	104.244
4.500	105.309	105.059	104.809
4.625	105.409	105.159	104.909
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	98.803	98.553	98.303
3.375	99.103	98.853	98.603
3.500	99.903	99.653	99.403
3.625	100.003	99.753	99.503
3.750	101.875	101.625	101.375
3.875	102.375	102.125	101.875
4.000	102.925	102.675	102.425
4.125	103.025	102.775	102.525
4.250	104.259	104.009	103.759
4.375	104.494	104.244	103.994
4.500	105.059	104.809	104.559
4.625	105.159	104.909	104.659
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	100.261	100.011	99.761
2.875	100.561	100.311	100.061
3.000	100.811	100.561	100.311
3.125	100.961	100.711	100.461
3.250	102.593	102.343	102.093
3.375	102.893	102.643	102.393
3.500	103.143	102.893	102.643
3.625	103.293	103.043	102.793
3.750	104.234	103.984	103.734
3.875	104.534	104.284	104.034
4.000	104.734	104.484	104.234
4.125	104.884	104.634	104.384
4.250	N/A	N/A	N/A
4.375	N/A	N/A	N/A
4.500	N/A	N/A	N/A
4.625	N/A	N/A	N/A
4.750	N/A	N/A	N/A

5/1 Arm Government "Caps 1/1/5" Standard Product

Rate	30 Day	45 Day	60 Day
2.875	98.103	97.853	97.603
3.000	98.353	98.103	97.853
3.125	98.453	98.203	97.953
3.250	100.228	99.978	99.728
3.375	100.478	100.228	99.978
Margin = 2.250		Index = 0.270	

Buyer's Bonus

Government Purchase Transactions	0.250

Buyer's Bonus excludes all Specialty Government products.

SPECIALTY GOVERNMENT PRODUCT - Manufactured Homes , all 203(k) , 203(h) , VA IRRRL , OTC

30/25 Year Government Specialty Product

Rate	30 Day	45 Day	60 Day
3.250	98.553	98.303	98.053
3.375	98.853	98.603	98.353
3.500	99.653	99.403	99.153
3.625	99.753	99.503	99.253
3.750	101.625	101.375	101.125
3.875	102.125	101.875	101.625
4.000	102.675	102.425	102.175
4.125	102.775	102.525	102.275
4.250	104.009	103.759	103.509
4.375	104.244	103.994	103.744
4.500	104.809	104.559	104.309
4.625	104.909	104.659	104.409
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

15/10 Year Government Specialty Product

Rate	30 Day	45 Day	60 Day
2.750	99.811	99.561	99.311
2.875	100.111	99.861	99.611
3.000	100.361	100.111	99.861
3.125	100.511	100.261	100.011
3.250	102.143	101.893	101.643
3.375	102.443	102.193	101.943
3.500	102.693	102.443	102.193
3.625	102.843	102.593	102.343
3.750	103.784	103.534	103.284
3.875	104.084	103.834	103.584
4.000	104.284	104.034	103.784
4.125	104.434	104.184	103.934
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

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

20 Year Government Specialty Product

Rate	30 Day	45 Day	60 Day
3.250	98.303	98.053	97.803
3.375	98.603	98.353	98.103
3.500	99.403	99.153	98.903
3.625	99.503	99.253	99.003
3.750	101.375	101.125	100.875
3.875	101.875	101.625	101.375
4.000	102.425	102.175	101.925
4.125	102.525	102.275	102.025
4.250	103.759	103.509	103.259
4.375	103.994	103.744	103.494
4.500	104.559	104.309	104.059
4.625	104.659	104.409	104.159
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

5/1 Arm Government "Caps 1/1/5" Specialty Product

Rate	30 Day	45 Day	60 Day
2.875	97.363	97.113	96.863
3.000	97.613	97.363	97.113
3.125	97.713	97.463	97.213
3.250	99.488	99.238	98.988
3.375	99.738	99.488	99.238
Margin = 2.250		Index = 0.270	

30 Year One Time Close "OTC" Specialty Product

Rate	30 Day	45 Day	60 Day
3.000	N/A	N/A	N/A
3.500	97.478	97.228	96.978
4.000	100.500	100.250	100.000
4.500	102.634	102.384	102.134
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	98.727	98.477	98.227
3.500	101.059	100.809	100.559
4.000	102.650	102.400	102.150
4.500	N/A	N/A	N/A
5.000	N/A	N/A	N/A

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	6/24/2015	5.000%

American Financial Resources, Inc. - Announcements

The OTC program is not available for TF clients.

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

Lock Desk Policy

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

Flood Certification = $10.00 | FHA ID# - 1358600006

Full Lock Desk Policy Can Be Found Here | AFR Guidelines

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DURP 30/25 Year

Rate	≤ 105% LTV 30 Day	≤ 105% LTV 45 Day	≤ 105% LTV 60 Day	> 105% LTV 30 Day	> 105% LTV 45 Day	> 105% LTV 60 Day
3.250	94.375	94.125	93.875	N/A	N/A	N/A
3.375	95.206	94.956	94.706	N/A	N/A	N/A
3.500	96.111	95.861	95.611	94.048	93.798	93.548
3.625	97.089	96.839	96.589	95.300	95.050	94.800
3.750	98.056	97.806	97.556	96.515	96.265	96.015
3.875	98.905	98.655	98.405	97.559	97.309	97.059
3.990	99.689	99.439	99.189	98.539	98.289	98.039
4.000	99.789	99.539	99.289	98.639	98.389	98.139
4.125	100.709	100.459	100.209	99.754	99.504	99.254
4.250	101.557	101.307	101.057	100.782	100.532	100.282
4.375	102.217	101.967	101.717	101.591	101.341	101.091
4.500	102.936	102.686	102.436	102.458	102.208	101.958
4.625	103.713	103.463	103.213	103.383	103.133	102.883
4.750	104.455	104.205	103.955	104.239	103.989	103.739
4.875	105.039	104.789	104.539	104.862	104.612	104.362
4.990	105.524	105.274	105.024	105.386	105.136	104.886
5.000	105.624	105.374	105.124	105.486	105.236	104.986
5.125	106.209	105.959	105.709	N/A	N/A	N/A

DURP 20 Year

Rate	≤ 105% LTV 30 Day	≤ 105% LTV 45 Day	≤ 105% LTV 60 Day	> 105% LTV 30 Day	> 105% LTV 45 Day	> 105% LTV 60 Day
3.250	94.689	94.439	94.189	93.945	93.695	93.445
3.375	95.631	95.381	95.131	94.792	94.542	94.292
3.500	96.572	96.322	96.072	95.712	95.462	95.212
3.625	97.513	97.263	97.013	96.706	96.456	96.206
3.750	98.371	98.121	97.871	97.674	97.424	97.174
3.875	99.051	98.801	98.551	98.491	98.241	97.991
3.990	99.630	99.380	99.130	99.244	98.994	98.744
4.000	99.730	99.480	99.230	99.344	99.094	98.844
4.125	100.410	100.160	99.910	100.233	99.983	99.733
4.250	101.086	100.836	100.586	101.059	100.809	100.559
4.375	101.752	101.502	101.252	101.720	101.470	101.220
4.500	102.419	102.169	101.919	102.438	102.188	101.938
4.625	103.086	102.836	102.586	103.215	102.965	102.715
4.750	103.664	103.414	103.164	103.912	103.662	103.412
4.875	104.053	103.803	103.553	104.356	104.106	103.856
4.990	104.342	104.092	103.842	104.700	104.450	104.200
5.000	104.442	104.192	103.942	104.800	104.550	104.300
5.125	104.832	104.582	104.332	105.244	104.994	104.744

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	93.197	92.947	92.697	N/A	N/A	N/A
2.375	94.596	94.346	94.096	N/A	N/A	N/A
2.500	95.995	95.745	95.495	92.398	92.148	91.898
2.625	96.984	96.734	96.484	93.587	93.337	93.087
2.750	97.608	97.358	97.108	94.523	94.273	94.023
2.875	98.258	98.008	97.758	95.486	95.236	94.986
2.990	98.834	98.584	98.334	96.374	96.124	95.874
3.000	98.934	98.684	98.434	96.474	96.224	95.974
3.125	99.570	99.320	99.070	97.357	97.107	96.857
3.250	100.170	99.920	99.670	98.145	97.895	97.645
3.375	100.796	100.546	100.296	98.958	98.708	98.458
3.500	101.446	101.196	100.946	99.796	99.546	99.296
3.625	101.965	101.715	101.465	100.454	100.204	99.954
3.750	102.379	102.129	101.879	100.962	100.712	100.462
3.875	102.850	102.600	102.350	101.527	101.277	101.027
3.990	103.277	103.027	102.777	102.047	101.797	101.547
4.000	103.377	103.127	102.877	102.147	101.897	101.647
4.125	103.931	103.681	103.431	102.795	102.545	102.295

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	92.657	92.407	92.157	N/A	N/A	N/A
2.375	94.119	93.869	93.619	N/A	N/A	N/A
2.500	95.580	95.330	95.080	92.198	91.948	91.698
2.625	96.648	96.398	96.148	93.387	93.137	92.887
2.750	97.352	97.102	96.852	94.323	94.073	93.823
2.875	98.056	97.806	97.556	95.286	95.036	94.786
2.990	98.660	98.410	98.160	96.174	95.924	95.674
3.000	98.760	98.510	98.260	96.274	96.024	95.774
3.125	99.330	99.080	98.830	97.157	96.907	96.657
3.250	99.775	99.525	99.275	97.945	97.695	97.445
3.375	100.220	99.970	99.720	98.758	98.508	98.258
3.500	100.666	100.416	100.166	99.596	99.346	99.096
3.625	101.079	100.829	100.579	100.254	100.004	99.754
3.750	101.463	101.213	100.963	100.762	100.512	100.262
3.875	101.846	101.596	101.346	101.327	101.077	100.827
3.990	102.130	101.880	101.630	101.847	101.597	101.347
4.000	102.230	101.980	101.730	101.947	101.697	101.447
4.125	102.614	102.364	102.114	102.595	102.345	102.095

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: 6/24/2015

30/25 Year FNMA

Rate	30 day	45 day	60 day
3.000	N/A	N/A	N/A
3.125	94.307	94.057	94.032
3.250	95.525	95.275	95.250
3.375	96.356	96.106	96.081
3.500	97.261	97.011	96.986
3.625	98.239	97.989	97.964
3.750	99.206	98.956	98.931
3.875	100.055	99.805	99.780
3.990	100.889	100.639	100.614
4.000	100.939	100.689	100.664
4.125	101.859	101.609	101.584
4.250	102.707	102.457	102.432
4.375	103.367	103.117	103.092
4.500	104.086	103.836	103.811
4.625	104.863	104.613	104.588
4.750	105.605	105.355	105.330
4.875	106.189	105.939	105.914
4.990	106.724	106.474	106.449
5.000	106.774	106.524	106.499
5.125	107.359	107.109	107.084

20 Year FNMA

Rate	30 day	45 day	60 day
3.000	N/A	N/A	N/A
3.125	95.284	95.034	94.784
3.250	96.699	96.449	96.199
3.375	97.641	97.391	97.141
3.500	98.582	98.332	98.082
3.625	99.523	99.273	99.023
3.750	100.381	100.131	99.881
3.875	101.061	100.811	100.561
3.990	101.690	101.440	101.190
4.000	101.740	101.490	101.240
4.125	102.420	102.170	101.920
4.250	103.096	102.846	102.596
4.375	103.762	103.512	103.262
4.500	104.429	104.179	103.929
4.625	105.096	104.846	104.596
4.750	105.674	105.424	105.174
4.875	106.063	105.813	105.563
4.990	106.402	106.152	105.902
5.000	106.452	106.202	105.952
5.125	106.842	106.592	106.342

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	93.947	93.697	93.447
2.375	95.346	95.096	94.846
2.500	96.745	96.495	96.245
2.625	97.734	97.484	97.234
2.750	98.358	98.108	97.858
2.875	99.008	98.758	98.508
2.990	99.634	99.384	99.134
3.000	99.684	99.434	99.184
3.125	100.320	100.070	99.820
3.250	100.920	100.670	100.420
3.375	101.546	101.296	101.046
3.500	102.196	101.946	101.696
3.625	102.715	102.465	102.215
3.750	103.129	102.879	102.629
3.875	103.600	103.350	103.100
3.990	104.077	103.827	103.577
4.000	104.127	103.877	103.627
4.125	104.681	104.431	104.181

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	94.667	94.417	94.167
2.375	96.129	95.879	95.629
2.500	97.590	97.340	97.090
2.625	98.658	98.408	98.158
2.750	99.362	99.112	98.862
2.875	100.066	99.816	99.566
2.990	100.720	100.470	100.220
3.000	100.770	100.520	100.270
3.125	101.340	101.090	100.840
3.250	101.785	101.535	101.285
3.375	102.230	101.980	101.730
3.500	102.676	102.426	102.176
3.625	103.089	102.839	102.589
3.750	103.473	103.223	102.973
3.875	103.856	103.606	103.356
3.990	104.190	103.940	103.690
4.000	104.240	103.990	103.740
4.125	104.624	104.374	104.124

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	94.665	94.415	94.165
3.500	95.805	95.555	95.305
3.625	97.017	96.767	96.517
3.750	98.129	97.879	97.629
3.875	98.931	98.681	98.431
3.990	99.718	99.468	99.218
4.000	99.768	99.518	99.268
4.125	100.641	100.391	100.141
4.250	101.362	101.112	100.862
4.375	101.725	101.475	101.225
4.500	102.147	101.897	101.647
4.625	102.627	102.377	102.127
4.750	103.162	102.912	102.662
4.875	103.731	103.481	103.231
4.990	104.250	104.000	103.750
5.000	104.300	104.050	103.800
5.125	104.869	104.619	104.369
5.250	105.438	105.188	104.938

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	95.530	95.280	95.030
2.625	96.691	96.441	96.191
2.750	97.471	97.221	96.971
2.875	98.277	98.027	97.777
2.990	99.059	98.809	98.559
3.000	99.109	98.859	98.609
3.125	99.820	99.570	99.320
3.250	100.420	100.170	99.920
3.375	101.046	100.796	100.546
3.500	101.696	101.446	101.196
3.625	102.101	101.851	101.601
3.750	102.297	102.047	101.797
3.875	102.549	102.299	102.049
3.990	102.807	102.557	102.307
4.000	102.857	102.607	102.357
4.125	103.193	102.943	102.693

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

30 Day Lock Exp.: 7/24/2015
45 Day Lock Exp.: 8/10/2015
60 Day Lock Exp.: 8/24/2015

prices are subject to change without notice

W. Rate Sheet Dated: 6/24/2015 **Release Time: 10:00 AM ET**

FNMA MCM 30 Year			
Note Rate	**30 Day**	**45 Day**	**60 Day**
2.875	N/A	N/A	N/A
3.000	N/A	N/A	N/A
3.125	N/A	N/A	N/A
3.250	N/A	N/A	N/A
3.375	94.275	94.025	93.775
3.500	95.106	94.856	94.606
3.625	96.011	95.761	95.511
3.750	96.989	96.739	96.489
3.875	97.957	97.707	97.457
4.000	98.805	98.555	98.305
4.125	99.689	99.439	99.189
4.250	100.609	100.359	100.109
4.375	101.457	101.207	100.957
4.500	102.117	101.867	101.617
4.625	102.836	102.586	102.336
4.750	103.613	103.363	103.113
4.875	104.355	104.105	103.855
5.000	104.940	104.690	104.440
5.125	105.524	105.274	105.024
5.250	106.109	105.859	105.609

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	94.459	94.209	93.959
3.750	95.666	95.416	95.166
3.875	96.816	96.566	96.316
4.000	97.615	97.365	97.115
4.125	98.449	98.199	97.949
4.250	99.319	99.069	98.819
4.375	100.084	99.834	99.584
4.500	100.443	100.193	99.943
4.625	100.860	100.610	100.360
4.750	101.335	101.085	100.835
4.875	101.867	101.617	101.367
5.000	102.436	102.186	101.936
5.125	103.005	102.755	102.505
5.250	103.574	103.324	103.074
5.375	104.143	103.893	103.643

All Loan Type Adjustments	
Adjusters	**All Terms**
NY	-0.250
AZ, CA, FL, GA, LA, MA, NJ, NV, UT	-0.150
Escrow Waiver	-0.250
Subortinate Financing	-0.500
Loan Amount Adjusters	**All Terms**
$0 - $74,999	-2.000
$75,000 - $124,999	-0.750
$125,000 - $199,999	-0.375
$200,000 - $417,000	0.000
Extension Options	-0.018 per calendar day

Lock Desk Policy

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

Flood Certification = $10.00 | FHA ID# - 1358600006

Full Lock Desk Policy Can Be Found Here | AFR Guidelines

AMERICAN FINANCIAL RESOURCES, INC.
WHOLESALE MORTGAGE DIVISION

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

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

prices are subject to change without notice

W. Rate Sheet Dated: 6/24/2015

Release Time: 10:00 AM ET

30 Day Lock Exp.: 7/24/2015
45 Day Lock Exp.: 8/10/2015
60 Day Lock Exp.: 8/24/2015

30/25 Year Open Access ≤ 105.00 LTV

Rate	30 day	45 day	60 day
3.250	93.738	93.488	93.238
3.375	94.870	94.620	94.370
3.500	95.970	95.720	95.470
3.625	97.016	96.766	96.516
3.750	97.837	97.587	97.337
3.875	98.631	98.381	98.131
4.000	99.633	99.383	99.133
4.125	100.576	100.326	100.076
4.250	101.295	101.045	100.795
4.375	101.898	101.648	101.398
4.500	102.780	102.530	102.280
4.625	103.650	103.400	103.150
4.750	104.319	104.069	103.819
4.875	104.906	104.656	104.406
5.000	105.307	105.057	104.807
5.125	106.142	105.892	105.642
5.250	106.768	106.518	106.268

30/25 Year Open Access > 105.00 LTV

Rate	30 day	45 day	60 day
3.250	93.738	93.488	93.238
3.375	94.808	94.558	94.308
3.500	95.908	95.658	95.408
3.625	96.954	96.704	96.454
3.750	97.775	97.525	97.275
3.875	98.569	98.319	98.069
4.000	99.571	99.321	99.071
4.125	100.514	100.264	100.014
4.250	101.233	100.983	100.733
4.375	101.836	101.586	101.336
4.500	103.405	103.155	102.905
4.625	104.275	104.025	103.775
4.750	104.944	104.694	104.444
4.875	105.531	105.281	105.031
5.000	106.745	106.495	106.245
5.125	107.580	107.330	107.080
5.250	108.206	107.956	107.706

20 Year Open Access ≤ 105.00 LTV

Rate	30 day	45 day	60 day
3.250	95.738	95.488	95.238
3.375	96.677	96.427	96.177
3.500	97.586	97.336	97.086
3.625	98.461	98.211	97.961
3.750	99.176	98.926	98.676
3.875	99.799	99.549	99.299
4.000	100.510	100.260	100.010
4.125	101.320	101.070	100.820
4.250	101.970	101.720	101.470
4.375	102.535	102.285	102.035
4.500	103.108	102.858	102.608
4.625	103.862	103.612	103.362
4.750	104.466	104.216	103.966
4.875	105.005	104.755	104.505
5.000	104.944	104.694	104.444
5.125	105.664	105.414	105.164
5.250	106.235	105.985	105.735

20 Year Open Access > 105.00 LTV

Rate	30 day	45 day	60 day
3.250	95.738	95.488	95.238
3.375	96.615	96.365	96.115
3.500	97.524	97.274	97.024
3.625	98.399	98.149	97.899
3.750	99.114	98.864	98.614
3.875	99.737	99.487	99.237
4.000	100.260	100.010	99.760
4.125	101.070	100.820	100.570
4.250	101.720	101.470	101.220
4.375	102.285	102.035	101.785
4.500	103.233	102.983	102.733
4.625	103.987	103.737	103.487
4.750	104.591	104.341	104.091
4.875	105.130	104.880	104.630
5.000	105.382	105.132	104.882
5.125	106.102	105.852	105.602
5.250	106.673	106.423	106.173

15 Year Open Access ≤ 105.00 LTV

Rate	30 day	45 day	60 day
2.250	94.972	94.722	94.472
2.375	95.701	95.451	95.201
2.500	96.430	96.180	95.930
2.625	97.090	96.840	96.590
2.750	97.703	97.453	97.203
2.875	98.145	97.895	97.645
3.000	98.850	98.600	98.350
3.125	99.469	99.219	98.969
3.250	100.039	99.789	99.539
3.375	100.733	100.483	100.233
3.500	101.395	101.145	100.895
3.625	101.978	101.728	101.478
3.750	102.527	102.277	102.027
3.875	103.068	102.818	102.568
4.000	103.418	103.168	102.918
4.125	103.984	103.734	103.484
4.250	104.507	104.257	104.007

15 Year Open Access > 105.00 LTV

Rate	30 day	45 day	60 day
2.250	94.972	94.722	94.472
2.375	93.576	93.326	93.076
2.500	94.305	94.055	93.805
2.625	94.965	94.715	94.465
2.750	95.578	95.328	95.078
2.875	97.520	97.270	97.020
3.000	98.225	97.975	97.725
3.125	98.844	98.594	98.344
3.250	99.414	99.164	98.914
3.375	100.171	99.921	99.671
3.500	100.833	100.583	100.333
3.625	101.416	101.166	100.916
3.750	101.965	101.715	101.465
3.875	102.943	102.693	102.443
4.000	103.293	103.043	102.793
4.125	103.859	103.609	103.359
4.250	104.382	104.132	103.882

Applicable for all mortgages with greater than 15 year terms

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

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

Open Access Mortgage with Subordinate Financing

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

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

Open Access Adjusters

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

Relief Refinance Mortgage Delivery Fee Cap

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

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

Lock Desk Policy

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

Flood Certification = $10.00 FHA ID# - 1358600006

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

AMERICAN FINANCIAL RESOURCES, INC.
WHOLESALE MORTGAGE DIVISION

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

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

30 Day Lock Exp.: 7/24/2015
45 Day Lock Exp.: 8/10/2015
60 Day Lock Exp.: 8/24/2015

prices are subject to change without notice

W. Rate Sheet Dated: 6/24/2015

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	94.898	94.648	94.623
3.375	96.030	95.780	95.755
3.500	97.130	96.880	96.855
3.625	98.176	97.926	97.901
3.750	98.997	98.747	98.722
3.875	99.791	99.541	99.516
3.990	100.743	100.493	100.468
4.000	100.793	100.543	100.518
4.125	101.736	101.486	101.461
4.250	102.455	102.205	102.180
4.375	103.058	102.808	102.783
4.500	103.940	103.690	103.665
4.625	104.810	104.560	104.535
4.750	105.479	105.229	105.204
4.875	106.066	105.816	105.791
4.990	106.417	106.167	106.142
5.000	106.467	106.217	106.192
5.125	107.302	107.052	107.027
5.250	107.928	107.678	107.653

20 Year FHLMC

Rate	30 day	45 day	60 day
3.125	N/A	N/A	N/A
3.250	96.998	96.748	96.498
3.375	97.937	97.687	97.437
3.500	98.846	98.596	98.346
3.625	99.721	99.471	99.221
3.750	100.436	100.186	99.936
3.875	101.059	100.809	100.559
3.990	101.720	101.470	101.220
4.000	101.770	101.520	101.270
4.125	102.580	102.330	102.080
4.250	103.230	102.980	102.730
4.375	103.795	103.545	103.295
4.500	104.368	104.118	103.868
4.625	105.122	104.872	104.622
4.750	105.726	105.476	105.226
4.875	106.265	106.015	105.765
4.990	106.154	105.904	105.654
5.000	106.204	105.954	105.704
5.125	106.924	106.674	106.424
5.250	107.495	107.245	106.995

15 Year FHLMC

Rate	30 day	45 day	60 day
2.125	N/A	N/A	N/A
2.250	95.632	95.382	95.132
2.375	96.361	96.111	95.861
2.500	97.090	96.840	96.590
2.625	97.750	97.500	97.250
2.750	98.363	98.113	97.863
2.875	98.805	98.555	98.305
2.990	99.460	99.210	98.960
3.000	99.510	99.260	99.010
3.125	100.129	99.879	99.629
3.250	100.699	100.449	100.199
3.375	101.393	101.143	100.893
3.500	102.055	101.805	101.555
3.625	102.638	102.388	102.138
3.750	103.187	102.937	102.687
3.875	103.728	103.478	103.228
3.990	104.028	103.778	103.528
4.000	104.078	103.828	103.578
4.125	104.644	104.394	104.144
4.250	105.167	104.917	104.667

Adjustments

Applicable for all mortgages with greater than 15 year terms

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

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

Cash-Out Refinance

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

Feature Adjustments

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

Mortgages with Subordinate Financing

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

Multi Unit

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

Super Conforming Mortgage

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

All Loan Type Adjustments

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

Lender Paid MI Adjustments (cumulative with above adjustments)

LPMI Adjust Term > 20 yr & All Manuf.

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

LPMI Adjust Term ≤ 20 yr

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

Additional LPMI Premium Adjustments

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

* Does not apply in HI

Lock Desk Policy

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

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

AMERICAN FINANCIAL RESOURCES, INC.
WHOLESALE MORTGAGE DIVISION

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

prices are subject to change without notice

W. Rate Sheet Dated: 6/24/2015

Release Time: 10:00 AM ET

30 Day Lock Exp.: 7/24/2015
45 Day Lock Exp.: 8/10/2015
60 Day Lock Exp.: 8/24/2015

30/25 Year FHLMC HP & HPA

Rate	30 day	45 day	60 day
3.125	N/A	N/A	N/A
3.250	94.898	94.648	94.623
3.375	96.030	95.780	95.755
3.500	97.130	96.880	96.855
3.625	98.176	97.926	97.901
3.750	98.997	98.747	98.722
3.875	99.791	99.541	99.516
3.990	100.743	100.493	100.468
4.000	100.793	100.543	100.518
4.125	101.736	101.486	101.461
4.250	102.455	102.205	102.180
4.375	103.058	102.808	102.783
4.500	103.940	103.690	103.665
4.625	104.810	104.560	104.535
4.750	105.479	105.229	105.204
4.875	106.066	105.816	105.791
4.990	106.417	106.167	106.142
5.000	106.467	106.217	106.192
5.125	107.302	107.052	107.027
5.250	107.928	107.678	107.653

20 Year FHLMC HP & HPA

Rate	30 day	45 day	60 day
3.125	N/A	N/A	N/A
3.250	96.998	96.748	96.498
3.375	97.937	97.687	97.437
3.500	98.846	98.596	98.346
3.625	99.721	99.471	99.221
3.750	100.436	100.186	99.936
3.875	101.059	100.809	100.559
3.990	101.720	101.470	101.220
4.000	101.770	101.520	101.270
4.125	102.580	102.330	102.080
4.250	103.230	102.980	102.730
4.375	103.795	103.545	103.295
4.500	104.368	104.118	103.868
4.625	105.122	104.872	104.622
4.750	105.726	105.476	105.226
4.875	106.265	106.015	105.765
4.990	106.154	105.904	105.654
5.000	106.204	105.954	105.704
5.125	106.924	106.674	106.424
5.250	107.495	107.245	106.995

15 Year FHLMC HP & HPA

Rate	30 day	45 day	60 day
2.125	N/A	N/A	N/A
2.250	95.632	95.382	95.132
2.375	96.361	96.111	95.861
2.500	97.090	96.840	96.590
2.625	97.750	97.500	97.250
2.750	98.363	98.113	97.863
2.875	98.805	98.555	98.305
2.990	99.460	99.210	98.960
3.000	99.510	99.260	99.010
3.125	100.129	99.879	99.629
3.250	100.699	100.449	100.199
3.375	101.393	101.143	100.893
3.500	102.055	101.805	101.555
3.625	102.638	102.388	102.138
3.750	103.187	102.937	102.687
3.875	103.728	103.478	103.228
3.990	104.028	103.778	103.528
4.000	104.078	103.828	103.578
4.125	104.644	104.394	104.144
4.250	105.167	104.917	104.667

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

*** Does not apply in HI**

Lock Desk Policy

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.: 7/24/2015
45 Day Lock Exp.: 8/10/2015
60 Day Lock Exp.: 8/24/2015

W. Rate Sheet Dated: 6/24/2015 **Release Time:** 10:00 AM ET

Non-Conforming 30 year Fixed
Max Price After Adjustments 101.750

Rate	30 day	45 day	60 day
4.000	97.752	97.612	97.471
4.125	98.377	98.237	98.096
4.250	98.939	98.799	98.658
4.375	99.501	99.361	99.220
4.500	100.032	99.892	99.751
4.625	100.563	100.423	100.282
4.750	101.063	100.923	100.782
4.875	101.563	101.423	101.282
5.000	102.032	101.892	101.751
5.125	102.282	102.142	102.001
5.250	102.532	102.392	102.251
5.375	102.751	102.611	102.470

Non-Conforming 15 year Fixed
Max Price After Adjustments 101.250

Rate	30 day	45 day	60 day
3.250	98.000	97.875	97.750
3.375	98.492	98.367	98.242
3.500	98.984	98.859	98.734
3.625	99.419	99.279	99.138
3.750	99.872	99.747	99.622
3.875	100.278	100.153	100.028
4.000	100.653	100.528	100.403
4.125	100.966	100.841	100.716
4.250	101.247	101.122	100.997
4.375	101.435	101.310	101.185
4.500	101.560	101.435	101.310
4.625	101.685	101.560	101.435

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

Lock Desk Policy

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Flood Certification = $10.00 FHA ID# - 1358600006

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WHOLESALE MORTGAGE DIVISION

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

prices are subject to change without notice

W. Rate Sheet Dated: 6/24/2015 | **Release Time: 10:00 AM ET** | **30 Day Lock Exp.: 7/24/2015** | **45 Day Lock Exp.: 8/10/2015**

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

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: 6/24/2015 **Release Time:** 10:00 AM ET

30 Day Lock Exp.: 7/24/2015
45 Day Lock Exp.: 8/10/2015

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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7.625	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

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
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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

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700-719	2.750	2.500	1.750	1.250	0.500	-0.750

Income Price Adjustments

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

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Flood Certification = $10.00 FHA ID# - 1358600006

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