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: 6/26/2015
Release Time: 10:00 AM ET

30 Day Lock Exp.: 7/27/2015
45 Day Lock Exp.: 8/10/2015
60 Day Lock Exp.: 8/25/2015

STANDARD GOVERNMENT PRODUCT

30/25 Year Government Standard Product

Rate	30 Day	45 Day	60 Day
3.250	98.443	98.193	97.943
3.375	98.743	98.493	98.243
3.500	99.543	99.293	99.043
3.625	99.643	99.393	99.143
3.750	101.656	101.406	101.156
3.875	102.156	101.906	101.656
4.000	102.706	102.456	102.206
4.125	102.806	102.556	102.306
4.250	104.181	103.931	103.681
4.375	104.416	104.166	103.916
4.500	104.981	104.731	104.481
4.625	105.081	104.831	104.581
4.750	105.800	105.550	105.300
4.875	106.200	105.950	105.700
5.000	106.750	106.500	106.250
5.125	106.800	106.550	106.300
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	98.193	97.943	97.693
3.375	98.493	98.243	97.993
3.500	99.293	99.043	98.793
3.625	99.393	99.143	98.893
3.750	101.406	101.156	100.906
3.875	101.906	101.656	101.406
4.000	102.456	102.206	101.956
4.125	102.556	102.306	102.056
4.250	103.931	103.681	103.431
4.375	104.166	103.916	103.666
4.500	104.731	104.481	104.231
4.625	104.831	104.581	104.331
4.750	105.550	105.300	105.050
4.875	105.950	105.700	105.450
5.000	106.500	106.250	106.000
5.125	106.550	106.300	106.050
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	99.746	99.496	99.246
2.875	100.046	99.796	99.546
3.000	100.296	100.046	99.796
3.125	100.446	100.196	99.946
3.250	102.207	101.957	101.707
3.375	102.507	102.257	102.007
3.500	102.757	102.507	102.257
3.625	102.907	102.657	102.407
3.750	103.964	103.714	103.464
3.875	104.264	104.014	103.764
4.000	104.464	104.214	103.964
4.125	104.614	104.364	104.114
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	97.943	97.693	97.443
3.375	98.243	97.993	97.743
3.500	99.043	98.793	98.543
3.625	99.143	98.893	98.643
3.750	101.156	100.906	100.656
3.875	101.656	101.406	101.156
4.000	102.206	101.956	101.706
4.125	102.306	102.056	101.806
4.250	103.681	103.431	103.181
4.375	103.916	103.666	103.416
4.500	104.481	104.231	103.981
4.625	104.581	104.331	104.081
4.750	105.300	105.050	104.800
4.875	105.700	105.450	105.200
5.000	106.250	106.000	105.750
5.125	106.300	106.050	105.800
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	97.693	97.443	97.193
3.375	97.993	97.743	97.493
3.500	98.793	98.543	98.293
3.625	98.893	98.643	98.393
3.750	100.906	100.656	100.406
3.875	101.406	101.156	100.906
4.000	101.956	101.706	101.456
4.125	102.056	101.806	101.556
4.250	103.431	103.181	102.931
4.375	103.666	103.416	103.166
4.500	104.231	103.981	103.731
4.625	104.331	104.081	103.831
4.750	105.050	104.800	104.550
4.875	105.450	105.200	104.950
5.000	106.000	105.750	105.500
5.125	106.050	105.800	105.550
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	99.296	99.046	98.796
2.875	99.596	99.346	99.096
3.000	99.846	99.596	99.346
3.125	99.996	99.746	99.496
3.250	101.757	101.507	101.257
3.375	102.057	101.807	101.557
3.500	102.307	102.057	101.807
3.625	102.457	102.207	101.957
3.750	103.514	103.264	103.014
3.875	103.814	103.564	103.314
4.000	104.014	103.764	103.514
4.125	104.164	103.914	103.664
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 = 0.270

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	96.868	96.618	96.368
4.000	100.031	99.781	99.531
4.500	102.306	102.056	101.806
5.000	104.075	103.825	103.575

15 Year One Time Close "OTC" Specialty Product

Rate	30 Day	45 Day	60 Day
3.000	98.212	97.962	97.712
3.500	100.673	100.423	100.173
4.000	102.380	102.130	101.880
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	6/26/2015	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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W. Rate Sheet Dated: 6/26/2015 **Release Time:** 10:00 AM ET

DURP 30/25 Year

Rate	≤ 105% LTV 30 Day	≤ 105% LTV 45 Day	≤ 105% LTV 60 Day	> 105% LTV 30 Day	> 105% LTV 45 Day	> 105% LTV 60 Day
3.375	94.681	94.431	94.181	N/A	N/A	N/A
3.500	95.632	95.382	95.132	93.568	93.318	93.068
3.625	96.659	96.409	96.159	94.870	94.620	94.370
3.750	97.669	97.419	97.169	96.128	95.878	95.628
3.875	98.540	98.290	98.040	97.194	96.944	96.694
3.990	99.347	99.097	98.847	98.197	97.947	97.697
4.000	99.447	99.197	98.947	98.297	98.047	97.797
4.125	100.391	100.141	99.891	99.436	99.186	98.936
4.250	101.262	101.012	100.762	100.487	100.237	99.987
4.375	101.945	101.695	101.445	101.318	101.068	100.818
4.500	102.687	102.437	102.187	102.209	101.959	101.709
4.625	103.489	103.239	102.989	103.160	102.910	102.660
4.750	104.253	104.003	103.753	104.036	103.786	103.536
4.875	104.846	104.596	104.346	104.669	104.419	104.169
4.990	105.340	105.090	104.840	105.202	104.952	104.702
5.000	105.440	105.190	104.940	105.302	105.052	104.802
5.125	106.034	105.784	105.534	105.935	105.685	105.435
5.250	106.628	106.378	106.128	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	95.133	94.883	94.633	94.267	94.017	93.767
3.500	96.113	95.863	95.613	95.233	94.983	94.733
3.625	97.093	96.843	96.593	96.276	96.026	95.776
3.750	97.986	97.736	97.486	97.286	97.036	96.786
3.875	98.697	98.447	98.197	98.126	97.876	97.626
3.990	99.308	99.058	98.808	98.902	98.652	98.402
4.000	99.408	99.158	98.908	99.002	98.752	98.502
4.125	100.119	99.869	99.619	99.915	99.665	99.415
4.250	100.821	100.571	100.321	100.765	100.515	100.265
4.375	101.504	101.254	101.004	101.447	101.197	100.947
4.500	102.187	101.937	101.687	102.189	101.939	101.689
4.625	102.869	102.619	102.369	102.992	102.742	102.492
4.750	103.461	103.211	102.961	103.710	103.460	103.210
4.875	103.860	103.610	103.360	104.163	103.913	103.663
4.990	104.158	103.908	103.658	104.516	104.266	104.016
5.000	104.258	104.008	103.758	104.616	104.366	104.116
5.125	104.657	104.407	104.157	105.069	104.819	104.569
5.250	105.055	104.805	104.555	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	92.988	92.738	92.488	N/A	N/A	N/A
2.375	94.389	94.139	93.889	N/A	N/A	N/A
2.500	95.791	95.541	95.291	N/A	N/A	N/A
2.625	96.781	96.531	96.281	93.383	93.133	92.883
2.750	97.405	97.155	96.905	94.320	94.070	93.820
2.875	98.055	97.805	97.555	95.283	95.033	94.783
2.990	98.631	98.381	98.131	96.171	95.921	95.671
3.000	98.731	98.481	98.231	96.271	96.021	95.771
3.125	99.367	99.117	98.867	97.155	96.905	96.655
3.250	99.968	99.718	99.468	97.943	97.693	97.443
3.375	100.593	100.343	100.093	98.756	98.506	98.256
3.500	101.244	100.994	100.744	99.594	99.344	99.094
3.625	101.772	101.522	101.272	100.261	100.011	99.761
3.750	102.208	101.958	101.708	100.790	100.540	100.290
3.875	102.702	102.452	102.202	101.379	101.129	100.879
3.990	103.156	102.906	102.656	101.926	101.676	101.426
4.000	103.256	103.006	102.756	102.026	101.776	101.526
4.125	103.838	103.588	103.338	102.702	102.452	102.202

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	92.448	92.198	91.948	N/A	N/A	N/A
2.375	93.912	93.662	93.412	N/A	N/A	N/A
2.500	95.376	95.126	94.876	N/A	N/A	N/A
2.625	96.453	96.203	95.953	93.183	92.933	92.683
2.750	97.173	96.923	96.673	94.120	93.870	93.620
2.875	97.893	97.643	97.393	95.083	94.833	94.583
2.990	98.513	98.263	98.013	95.971	95.721	95.471
3.000	98.613	98.363	98.113	96.071	95.821	95.571
3.125	99.181	98.931	98.681	96.955	96.705	96.455
3.250	99.611	99.361	99.111	97.743	97.493	97.243
3.375	100.041	99.791	99.541	98.556	98.306	98.056
3.500	100.471	100.221	99.971	99.394	99.144	98.894
3.625	100.889	100.639	100.389	100.061	99.811	99.561
3.750	101.296	101.046	100.796	100.590	100.340	100.090
3.875	101.704	101.454	101.204	101.179	100.929	100.679
3.990	102.011	101.761	101.511	101.726	101.476	101.226
4.000	102.111	101.861	101.611	101.826	101.576	101.326
4.125	102.518	102.268	102.018	102.502	102.252	102.002

Applicable for all mortgage with greater than 15 year terms

LTV → / FICO ↓	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%	97.01 - 105.00%	> 105%
≥ 740	0.000	-0.250	-0.250	-0.250	0.000	0.000	0.000	0.000	0.000	0.000
720 - 739	0.000	-0.250	-0.250	-0.250	0.000	0.000	0.000	0.000	0.000	0.000
700 - 719	0.000	-0.500	-0.750	-0.750	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
680 - 699	0.000	-0.500	-0.750	-0.750	-0.750	-0.750	-0.750	-0.500	-0.500	-0.500
660 - 679	0.000	-1.000	-1.500	-1.750	-1.750	-1.750	-1.750	-1.250	-1.250	-1.250
640 - 659	-0.500	-1.250	-2.000	-2.250	-2.250	-2.250	-2.250	-1.750	-1.750	-1.750
620 - 639	-0.500	-1.500	-2.500	-2.750	-2.750	-2.750	-2.750	-2.500	-2.500	-2.500
< 620 *	-0.500	-1.500	-3.000	-3.000	-3.000	-3.000	-3.000	-3.000	-3.000	-3.000

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

DU Refi Plus Adjusters

Adjusters	30/25 yr	20/15/10 yr
DURP with MI	0.000	0.000
High Balance	-2.500	-2.500
Manufactured	-1.000	-1.000
NY	-0.250	-0.250
AZ, CA, FL, GA, LA, MA, NJ, NV, UT	-0.150	-0.150
Extension Options	-0.018 per calendar day	

LTV Range

Product Feature	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%	97.01 - 105.00%	> 105%
Investment Property	-2.125	-2.125	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125	-4.125	-4.125
High-LTV										
30/25 year	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.500	-1.000	-1.000
20/15/10 year	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.500	-1.000	-1.000
Multiple-Unit Properties										
2-Unit Property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
3-4 Unit Property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
Condominium	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750

Refi Plus Mortgages with Subordinate Financing *

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

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

Loan Level Price Adjuster Caps

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

Lock Desk Policy

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

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45 Day Lock Exp.: 8/10/2015
60 Day Lock Exp.: 8/25/2015

30/25 Year FNMA

Rate	30 day	45 day	60 day
3.125	N/A	N/A	N/A
3.250	94.959	94.709	94.684
3.375	95.831	95.581	95.556
3.500	96.782	96.532	96.507
3.625	97.809	97.559	97.534
3.750	98.819	98.569	98.544
3.875	99.690	99.440	99.415
3.990	100.547	100.297	100.272
4.000	100.597	100.347	100.322
4.125	101.541	101.291	101.266
4.250	102.412	102.162	102.137
4.375	103.095	102.845	102.820
4.500	103.837	103.587	103.562
4.625	104.639	104.389	104.364
4.750	105.403	105.153	105.128
4.875	105.996	105.746	105.721
4.990	106.540	106.290	106.265
5.000	106.590	106.340	106.315
5.125	107.184	106.934	106.909
5.250	107.778	107.528	107.503

20 Year FNMA

Rate	30 day	45 day	60 day
3.125	94.729	94.479	94.229
3.250	96.164	95.914	95.664
3.375	97.143	96.893	96.643
3.500	98.123	97.873	97.623
3.625	99.103	98.853	98.603
3.750	99.996	99.746	99.496
3.875	100.707	100.457	100.207
3.990	101.368	101.118	100.868
4.000	101.418	101.168	100.918
4.125	102.129	101.879	101.629
4.250	102.831	102.581	102.331
4.375	103.514	103.264	103.014
4.500	104.197	103.947	103.697
4.625	104.879	104.629	104.379
4.750	105.471	105.221	104.971
4.875	105.870	105.620	105.370
4.990	106.218	105.968	105.718
5.000	106.268	106.018	105.768
5.125	106.667	106.417	106.167
5.250	107.065	106.815	106.565

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	93.738	93.488	93.238
2.375	95.139	94.889	94.639
2.500	96.541	96.291	96.041
2.625	97.531	97.281	97.031
2.750	98.155	97.905	97.655
2.875	98.805	98.555	98.305
2.990	99.431	99.181	98.931
3.000	99.481	99.231	98.981
3.125	100.117	99.867	99.617
3.250	100.718	100.468	100.218
3.375	101.343	101.093	100.843
3.500	101.994	101.744	101.494
3.625	102.522	102.272	102.022
3.750	102.958	102.708	102.458
3.875	103.452	103.202	102.952
3.990	103.956	103.706	103.456
4.000	104.006	103.756	103.506
4.125	104.588	104.338	104.088

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	94.458	94.208	93.958
2.375	95.922	95.672	95.422
2.500	97.386	97.136	96.886
2.625	98.463	98.213	97.963
2.750	99.183	98.933	98.683
2.875	99.903	99.653	99.403
2.990	100.573	100.323	100.073
3.000	100.623	100.373	100.123
3.125	101.191	100.941	100.691
3.250	101.621	101.371	101.121
3.375	102.051	101.801	101.551
3.500	102.481	102.231	101.981
3.625	102.899	102.649	102.399
3.750	103.306	103.056	102.806
3.875	103.714	103.464	103.214
3.990	104.071	103.821	103.571
4.000	104.121	103.871	103.621
4.125	104.528	104.278	104.028

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	94.141	93.891	93.641
3.500	95.325	95.075	94.825
3.625	96.587	96.337	96.087
3.750	97.741	97.491	97.241
3.875	98.565	98.315	98.065
3.990	99.376	99.126	98.876
4.000	99.426	99.176	98.926
4.125	100.323	100.073	99.823
4.250	101.067	100.817	100.567
4.375	101.453	101.203	100.953
4.500	101.898	101.648	101.398
4.625	102.404	102.154	101.904
4.750	102.960	102.710	102.460
4.875	103.538	103.288	103.038
4.990	104.066	103.816	103.566
5.000	104.116	103.866	103.616
5.125	104.694	104.444	104.194
5.250	105.273	105.023	104.773

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	95.326	95.076	94.826
2.625	96.487	96.237	95.987
2.750	97.268	97.018	96.768
2.875	98.074	97.824	97.574
2.990	98.856	98.606	98.356
3.000	98.906	98.656	98.406
3.125	99.617	99.367	99.117
3.250	100.218	99.968	99.718
3.375	100.843	100.593	100.343
3.500	101.494	101.244	100.994
3.625	101.909	101.659	101.409
3.750	102.125	101.875	101.625
3.875	102.401	102.151	101.901
3.990	102.686	102.436	102.186
4.000	102.736	102.486	102.236
4.125	103.099	102.849	102.599

Adjustments

Applicable for all mortgages with greater than 15 year terms

LTV → / FICO ↓	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%
≥ 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750
720 - 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000
700 - 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500
680 - 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	-1.500
660 - 679	0.000	-1.000	-2.250	-2.750	-2.750	-2.250	-2.250	-2.250
640 - 659	-0.500	-1.250	-2.750	-3.000	-3.250	-2.750	-2.750	-2.750
620 - 639	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.500
< 620 *	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.750

* A minimum required credit score of 620 applies to all mortgage loans delivered to AFR in accordance with the Selling Guide 95.01-97.00% LTV only with DU v. 9.2

All Loan Type Adjustments

Adjusters	All Terms
NY	-0.250
AZ, CA, FL, GA, LA, MA, NJ, NV, UT	-0.150
Escrow Waiver	-0.250
Loan Amount Adjusters	**All Terms**
$0 - $74,999	-2.000
$75,000 - $124,999	-0.750
$125,000 - $199,999	-0.375
$200,000 - $417,000	0.000
FNMA HomeStyle Renovation	-1.000
Extension Options	-0.018 per calendar day

LTV → / Product Feature ↓	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%
High-LTV	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.500
Investment Property	-2.125	-2.125	-2.125	-3.375	-4.125	N/A	N/A	N/A
Manufactured	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A
2-Unit Property	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A	N/A
3-4 Unit Property	-1.000	-1.000	-1.000	N/A	N/A	N/A	N/A	N/A
Condo > 15 year	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750
High Balance C/O Refi	-1.000	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Cash-Out Refinance

LTV → / FICO ↓	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%
≥ 740	-0.375	-0.625	-0.625	-0.875	N/A
720 - 739	-0.375	-1.000	-1.000	-1.125	N/A
700 - 719	-0.375	-1.000	-1.000	-1.125	N/A
680 - 699	-0.375	-1.125	-1.125	-1.750	N/A
660 - 679	-0.625	-1.125	-1.125	-1.875	N/A
640 - 659	-0.625	-1.625	-1.625	-2.625	N/A
620 - 639	-0.625	-1.625	-1.625	-3.125	N/A
< 620	-1.625	-2.625	-2.625	-3.125	N/A

Mortgages with Subordinate Financing *

LTV Range	CLTV Range	Non Interest-Only LLPA Credit Score < 720	Non Interest-Only LLPA Credit Score ≥ 720
≤ 65.00%	80.01 - 95.00%	-0.500	-0.250
65.01 - 75.00%	80.01 - 95.00%	-0.750	-0.500
75.01 - 95.00%	90.01 - 95.00%	-1.000	-0.750
75.01 - 90.00%	76.01 - 90.00%	-1.000	-0.750
≤ 95.00%	95.01 - 97.00%	-1.500	-1.500

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

Lender Paid MI Adjustments (cumulative with above adjustments)

LPMI Adjust Term > 20 yr & All Manuf.

LTV → / FICO ↓	≤ 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%
≥ 740	-0.990	-1.370	-2.150	-3.080
720 - 739	-1.120	-1.720	-2.350	-3.080
680 - 719	-1.330	-2.170	-3.290	-3.850

LPMI Adjust Term ≤ 20 yr

LTV → / FICO ↓	≤ 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%
≥ 740	-0.880	-1.100	-1.650	-3.080
720 - 739	-1.050	-1.370	-2.170	-3.080
680 - 719	-1.190	-1.540	-2.940	-3.850

Additional LPMI Premium Adjustments

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

*** Does not apply in HI**

Lock Desk Policy

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

Flood Certification = $10.00 | FHA ID# - 1358600006

Full Lock Desk Policy Can Be Found Here | AFR Guidelines

AMERICAN FINANCIAL RESOURCES, INC.
WHOLESALE MORTGAGE DIVISION

AFR Wholesale's Website | AFR Rate Sheet Archive

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

prices are subject to change without notice

30 Day Lock Exp.: 7/27/2015
45 Day Lock Exp.: 8/10/2015
60 Day Lock Exp.: 8/25/2015

W. Rate Sheet Dated: 6/26/2015 **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	93.709	93.459	93.209
3.500	94.581	94.331	94.081
3.625	95.532	95.282	95.032
3.750	96.559	96.309	96.059
3.875	97.569	97.319	97.069
4.000	98.440	98.190	97.940
4.125	99.347	99.097	98.847
4.250	100.291	100.041	99.791
4.375	101.162	100.912	100.662
4.500	101.845	101.595	101.345
4.625	102.587	102.337	102.087
4.750	103.389	103.139	102.889
4.875	104.153	103.903	103.653
5.000	104.746	104.496	104.246
5.125	105.340	105.090	104.840
5.250	105.934	105.684	105.434
5.375	106.528	106.278	106.028

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	93.976	93.726	93.476
3.750	95.232	94.982	94.732
3.875	96.426	96.176	95.926
4.000	97.247	96.997	96.747
4.125	98.105	97.855	97.605
4.250	98.999	98.749	98.499
4.375	99.788	99.538	99.288
4.500	100.169	99.919	99.669
4.625	100.609	100.359	100.109
4.750	101.110	100.860	100.610
4.875	101.664	101.414	101.164
5.000	102.242	101.992	101.742
5.125	102.820	102.570	102.320
5.250	103.398	103.148	102.898
5.375	103.976	103.726	103.476

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

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.:** 7/27/2015
prices are subject to change without notice		**45 Day Lock Exp.:** 8/10/2015
Release Time: 10:00 AM ET		**60 Day Lock Exp.:** 8/25/2015

W. Rate Sheet Dated: 6/26/2015

30/25 Year Open Access ≤ 105.00 LTV

Rate	30 day	45 day	60 day
3.250	93.282	93.032	92.782
3.375	94.418	94.168	93.918
3.500	95.521	95.271	95.021
3.625	96.571	96.321	96.071
3.750	97.397	97.147	96.897
3.875	98.298	98.048	97.798
4.000	99.305	99.055	98.805
4.125	100.252	100.002	99.752
4.250	100.976	100.726	100.476
4.375	101.584	101.334	101.084
4.500	102.526	102.276	102.026
4.625	103.400	103.150	102.900
4.750	104.073	103.823	103.573
4.875	104.664	104.414	104.164
5.000	105.128	104.878	104.628
5.125	105.967	105.717	105.467
5.250	106.596	106.346	106.096

30/25 Year Open Access > 105.00 LTV

Rate	30 day	45 day	60 day
3.250	93.282	93.032	92.782
3.375	94.356	94.106	93.856
3.500	95.459	95.209	94.959
3.625	96.509	96.259	96.009
3.750	97.335	97.085	96.835
3.875	98.236	97.986	97.736
4.000	99.243	98.993	98.743
4.125	100.190	99.940	99.690
4.250	100.914	100.664	100.414
4.375	101.522	101.272	101.022
4.500	103.151	102.901	102.651
4.625	104.025	103.775	103.525
4.750	104.698	104.448	104.198
4.875	105.289	105.039	104.789
5.000	106.566	106.316	106.066
5.125	107.405	107.155	106.905
5.250	108.034	107.784	107.534

20 Year Open Access ≤ 105.00 LTV

Rate	30 day	45 day	60 day
3.250	95.348	95.098	94.848
3.375	96.290	96.040	95.790
3.500	97.201	96.951	96.701
3.625	98.079	97.829	97.579
3.750	98.798	98.548	98.298
3.875	99.425	99.175	98.925
4.000	100.214	99.964	99.714
4.125	101.028	100.778	100.528
4.250	101.682	101.432	101.182
4.375	102.250	102.000	101.750
4.500	102.980	102.730	102.480
4.625	103.737	103.487	103.237
4.750	104.345	104.095	103.845
4.875	104.887	104.637	104.387
5.000	104.766	104.516	104.266
5.125	105.489	105.239	104.989
5.250	106.063	105.813	105.563

20 Year Open Access > 105.00 LTV

Rate	30 day	45 day	60 day
3.250	95.348	95.098	94.848
3.375	96.228	95.978	95.728
3.500	97.139	96.889	96.639
3.625	98.017	97.767	97.517
3.750	98.736	98.486	98.236
3.875	99.363	99.113	98.863
4.000	99.964	99.714	99.464
4.125	100.778	100.528	100.278
4.250	101.432	101.182	100.932
4.375	102.000	101.750	101.500
4.500	103.105	102.855	102.605
4.625	103.862	103.612	103.362
4.750	104.470	104.220	103.970
4.875	105.012	104.762	104.512
5.000	105.204	104.954	104.704
5.125	105.927	105.677	105.427
5.250	106.501	106.251	106.001

15 Year Open Access ≤ 105.00 LTV

Rate	30 day	45 day	60 day
2.250	94.628	94.378	94.128
2.375	95.358	95.108	94.858
2.500	96.089	95.839	95.589
2.625	96.750	96.500	96.250
2.750	97.365	97.115	96.865
2.875	97.829	97.579	97.329
3.000	98.536	98.286	98.036
3.125	99.156	98.906	98.656
3.250	99.729	99.479	99.229
3.375	100.444	100.194	99.944
3.500	101.108	100.858	100.608
3.625	101.693	101.443	101.193
3.750	102.244	101.994	101.744
3.875	102.787	102.537	102.287
4.000	103.283	103.033	102.783
4.125	103.851	103.601	103.351
4.250	104.375	104.125	103.875

15 Year Open Access > 105.00 LTV

Rate	30 day	45 day	60 day
2.250	94.628	94.378	94.128
2.375	93.233	92.983	92.733
2.500	93.964	93.714	93.464
2.625	94.625	94.375	94.125
2.750	95.240	94.990	94.740
2.875	97.204	96.954	96.704
3.000	97.911	97.661	97.411
3.125	98.531	98.281	98.031
3.250	99.104	98.854	98.604
3.375	99.882	99.632	99.382
3.500	100.546	100.296	100.046
3.625	101.131	100.881	100.631
3.750	101.682	101.432	101.182
3.875	102.662	102.412	102.162
4.000	103.158	102.908	102.658
4.125	103.726	103.476	103.226
4.250	104.250	104.000	103.750

Applicable for all mortgages with greater than 15 year terms

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

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

Open Access Mortgage with Subordinate Financing

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

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

Open Access Adjusters

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

Relief Refinance Mortgage Delivery Fee Cap

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

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

Lock Desk Policy

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

AMERICAN FINANCIAL RESOURCES, INC.
WHOLESALE MORTGAGE DIVISION

[AFR Wholesale's Website](#) [AFR Rate Sheet Archive](#)

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

prices are subject to change without notice

W. Rate Sheet Dated: 6/26/2015 **Release Time:** 10:00 AM ET

30 Day Lock Exp.: 7/27/2015
45 Day Lock Exp.: 8/10/2015
60 Day Lock Exp.: 8/25/2015

30/25 Year FHLMC

Rate	30 day	45 day	60 day
3.125	N/A	N/A	N/A
3.250	94.442	94.192	94.167
3.375	95.578	95.328	95.303
3.500	96.681	96.431	96.406
3.625	97.731	97.481	97.456
3.750	98.557	98.307	98.282
3.875	99.458	99.208	99.183
3.990	100.415	100.165	100.140
4.000	100.465	100.215	100.190
4.125	101.412	101.162	101.137
4.250	102.136	101.886	101.861
4.375	102.744	102.494	102.469
4.500	103.686	103.436	103.411
4.625	104.560	104.310	104.285
4.750	105.233	104.983	104.958
4.875	105.824	105.574	105.549
4.990	106.238	105.988	105.963
5.000	106.288	106.038	106.013
5.125	107.127	106.877	106.852
5.250	107.756	107.506	107.481

20 Year FHLMC

Rate	30 day	45 day	60 day
3.125	N/A	N/A	N/A
3.250	96.608	96.358	96.108
3.375	97.550	97.300	97.050
3.500	98.461	98.211	97.961
3.625	99.339	99.089	98.839
3.750	100.058	99.808	99.558
3.875	100.685	100.435	100.185
3.990	101.424	101.174	100.924
4.000	101.474	101.224	100.974
4.125	102.288	102.038	101.788
4.250	102.942	102.692	102.442
4.375	103.510	103.260	103.010
4.500	104.240	103.990	103.740
4.625	104.997	104.747	104.497
4.750	105.605	105.355	105.105
4.875	106.147	105.897	105.647
4.990	105.976	105.726	105.476
5.000	106.026	105.776	105.526
5.125	106.749	106.499	106.249
5.250	107.323	107.073	106.823

15 Year FHLMC

Rate	30 day	45 day	60 day
2.125	N/A	N/A	N/A
2.250	95.288	95.038	94.788
2.375	96.018	95.768	95.518
2.500	96.749	96.499	96.249
2.625	97.410	97.160	96.910
2.750	98.025	97.775	97.525
2.875	98.489	98.239	97.989
2.990	99.146	98.896	98.646
3.000	99.196	98.946	98.696
3.125	99.816	99.566	99.316
3.250	100.389	100.139	99.889
3.375	101.104	100.854	100.604
3.500	101.768	101.518	101.268
3.625	102.353	102.103	101.853
3.750	102.904	102.654	102.404
3.875	103.447	103.197	102.947
3.990	103.893	103.643	103.393
4.000	103.943	103.693	103.443
4.125	104.511	104.261	104.011
4.250	105.035	104.785	104.535

Adjustments

Applicable for all mortgages with greater than 15 year terms

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

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

Cash-Out Refinance

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

Feature Adjustments

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

Mortgages with Subordinate Financing

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

Multi Unit

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

Super Conforming Mortgage

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

All Loan Type Adjustments

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

Lender Paid MI Adjustments (cumulative with above adjustments)

LPMI Adjust Term > 20 yr & All Manuf.

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

LPMI Adjust Term ≤ 20 yr

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

Additional LPMI Premium Adjustments

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

* Does not apply in HI

Lock Desk Policy

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60 Day Lock Exp.: 8/25/2015

prices are subject to change without notice

W. Rate Sheet Dated: 6/26/2015
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	94.442	94.192	94.167
3.375	95.578	95.328	95.303
3.500	96.681	96.431	96.406
3.625	97.731	97.481	97.456
3.750	98.557	98.307	98.282
3.875	99.458	99.208	99.183
3.990	100.415	100.165	100.140
4.000	100.465	100.215	100.190
4.125	101.412	101.162	101.137
4.250	102.136	101.886	101.861
4.375	102.744	102.494	102.469
4.500	103.686	103.436	103.411
4.625	104.560	104.310	104.285
4.750	105.233	104.983	104.958
4.875	105.824	105.574	105.549
4.990	106.238	105.988	105.963
5.000	106.288	106.038	106.013
5.125	107.127	106.877	106.852
5.250	107.756	107.506	107.481

20 Year FHLMC HP & HPA

Rate	30 day	45 day	60 day
3.125	N/A	N/A	N/A
3.250	96.608	96.358	96.108
3.375	97.550	97.300	97.050
3.500	98.461	98.211	97.961
3.625	99.339	99.089	98.839
3.750	100.058	99.808	99.558
3.875	100.685	100.435	100.185
3.990	101.424	101.174	100.924
4.000	101.474	101.224	100.974
4.125	102.288	102.038	101.788
4.250	102.942	102.692	102.442
4.375	103.510	103.260	103.010
4.500	104.240	103.990	103.740
4.625	104.997	104.747	104.497
4.750	105.605	105.355	105.105
4.875	106.147	105.897	105.647
4.990	105.976	105.726	105.476
5.000	106.026	105.776	105.526
5.125	106.749	106.499	106.249
5.250	107.323	107.073	106.823

15 Year FHLMC HP & HPA

Rate	30 day	45 day	60 day
2.125	N/A	N/A	N/A
2.250	95.288	95.038	94.788
2.375	96.018	95.768	95.518
2.500	96.749	96.499	96.249
2.625	97.410	97.160	96.910
2.750	98.025	97.775	97.525
2.875	98.489	98.239	97.989
2.990	99.146	98.896	98.646
3.000	99.196	98.946	98.696
3.125	99.816	99.566	99.316
3.250	100.389	100.139	99.889
3.375	101.104	100.854	100.604
3.500	101.768	101.518	101.268
3.625	102.353	102.103	101.853
3.750	102.904	102.654	102.404
3.875	103.447	103.197	102.947
3.990	103.893	103.643	103.393
4.000	103.943	103.693	103.443
4.125	104.511	104.261	104.011
4.250	105.035	104.785	104.535

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

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W. Rate Sheet Dated: 6/26/2015 **Release Time:** 10:00 AM ET

30 Day Lock Exp.: 7/27/2015
45 Day Lock Exp.: 8/10/2015
60 Day Lock Exp.: 8/25/2015

Non-Conforming 30 year Fixed
Max Price After Adjustments 101.750

Rate	30 day	45 day	60 day
4.000	97.397	97.257	97.116
4.125	98.022	97.882	97.741
4.250	98.584	98.444	98.303
4.375	99.146	99.006	98.865
4.500	99.677	99.537	99.396
4.625	100.208	100.068	99.927
4.750	100.708	100.568	100.427
4.875	101.208	101.068	100.927
5.000	101.677	101.537	101.396
5.125	101.927	101.787	101.646
5.250	102.177	102.037	101.896
5.375	102.396	102.256	102.115

Non-Conforming 15 year Fixed
Max Price After Adjustments 101.250

Rate	30 day	45 day	60 day
3.250	97.616	97.491	97.366
3.375	98.143	98.018	97.893
3.500	98.670	98.545	98.420
3.625	99.104	98.964	98.823
3.750	99.557	99.432	99.307
3.875	99.963	99.838	99.713
4.000	100.338	100.213	100.088
4.125	100.651	100.526	100.401
4.250	100.932	100.807	100.682
4.375	101.120	100.995	100.870
4.500	101.245	101.120	100.995
4.625	101.370	101.245	101.120

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.: 7/27/2015
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: 6/26/2015 **Release Time:** 10:00 AM ET

30 Day Lock Exp.: 7/27/2015
45 Day Lock Exp.: 8/10/2015

Alt-Option Ratio Terms & Pricing

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

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

Ratio 15 yr Fixed (AORP-15F)		
Rate	30 day	45 day
6.125	100.196	100.043
6.250	100.441	100.282
6.375	100.686	100.522
6.500	100.931	100.761
6.625	101.175	101.001
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

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

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

Alt-Option Income Terms & Pricing

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

Income 30 yr Fixed (AOIP-30F)		
Rate	30 day	45 day
6.375	99.623	99.459
6.500	99.931	99.761
6.625	100.238	100.063
6.750	100.545	100.365
6.875	100.853	100.668
7.000	101.160	100.970
7.125	101.467	101.272
7.250	101.774	101.574
7.375	102.082	101.876
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

Income 15 yr Fixed (AOIP-15F)		
Rate	30 day	45 day
6.125	100.196	100.196
6.250	100.441	100.441
6.375	100.686	100.686
6.500	100.931	100.931
6.625	101.175	101.175
6.750	101.420	101.420
6.875	101.665	101.665
7.000	101.910	101.910
7.125	102.155	102.155
7.250	102.399	102.399
7.375	102.644	102.644
7.500	102.889	102.889
7.625	103.134	103.134
7.750	103.379	103.379
7.875	103.623	103.623

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

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

Lock Desk Policy

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Flood Certification = $10.00 FHA ID# - 1358600006

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