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.: 8/3/2015
45 Day Lock Exp.: 8/17/2015
60 Day Lock Exp.: 8/31/2015

prices are subject to change without notice

W. Rate Sheet Dated: 7/2/2015
Release Time: 10:00 AM ET

STANDARD GOVERNMENT PRODUCT

30/25 Year Government Standard Product

Rate	30 Day	45 Day	60 Day
3.250	99.100	98.850	98.600
3.375	99.400	99.150	98.900
3.500	100.200	99.950	99.700
3.625	100.300	100.050	99.800
3.750	102.188	101.938	101.688
3.875	102.688	102.438	102.188
4.000	103.238	102.988	102.738
4.125	103.338	103.088	102.838
4.250	104.572	104.322	104.072
4.375	104.807	104.557	104.307
4.500	105.372	105.122	104.872
4.625	105.472	105.222	104.972
4.750	106.003	105.753	105.503
4.875	106.403	106.153	105.903
5.000	106.953	106.703	106.453
5.125	107.003	106.753	106.503
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	98.850	98.600	98.350
3.375	99.150	98.900	98.650
3.500	99.950	99.700	99.450
3.625	100.050	99.800	99.550
3.750	101.938	101.688	101.438
3.875	102.438	102.188	101.938
4.000	102.988	102.738	102.488
4.125	103.088	102.838	102.588
4.250	104.322	104.072	103.822
4.375	104.557	104.307	104.057
4.500	105.122	104.872	104.622
4.625	105.222	104.972	104.722
4.750	105.753	105.503	105.253
4.875	106.153	105.903	105.653
5.000	106.703	106.453	106.203
5.125	106.753	106.503	106.253
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	100.402	100.152	99.902
2.875	100.702	100.452	100.202
3.000	100.952	100.702	100.452
3.125	101.102	100.852	100.602
3.250	102.632	102.382	102.132
3.375	102.932	102.682	102.432
3.500	103.182	102.932	102.682
3.625	103.332	103.082	102.832
3.750	104.277	104.027	103.777
3.875	104.577	104.327	104.077
4.000	104.777	104.527	104.277
4.125	104.927	104.677	104.427
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 = 0.290

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	98.600	98.350	98.100
3.375	98.900	98.650	98.400
3.500	99.700	99.450	99.200
3.625	99.800	99.550	99.300
3.750	101.688	101.438	101.188
3.875	102.188	101.938	101.688
4.000	102.738	102.488	102.238
4.125	102.838	102.588	102.338
4.250	104.072	103.822	103.572
4.375	104.307	104.057	103.807
4.500	104.872	104.622	104.372
4.625	104.972	104.722	104.472
4.750	105.503	105.253	105.003
4.875	105.903	105.653	105.403
5.000	106.453	106.203	105.953
5.125	106.503	106.253	106.003
5.250	N/A	N/A	N/A
5.375	N/A	N/A	N/A
5.500	N/A	N/A	N/A

20 Year Government Specialty Product

Rate	30 Day	45 Day	60 Day
3.250	98.350	98.100	97.850
3.375	98.650	98.400	98.150
3.500	99.450	99.200	98.950
3.625	99.550	99.300	99.050
3.750	101.438	101.188	100.938
3.875	101.938	101.688	101.438
4.000	102.488	102.238	101.988
4.125	102.588	102.338	102.088
4.250	103.822	103.572	103.322
4.375	104.057	103.807	103.557
4.500	104.622	104.372	104.122
4.625	104.722	104.472	104.222
4.750	105.253	105.003	104.753
4.875	105.653	105.403	105.153
5.000	106.203	105.953	105.703
5.125	106.253	106.003	105.753
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	99.952	99.702	99.452
2.875	100.252	100.002	99.752
3.000	100.502	100.252	100.002
3.125	100.652	100.402	100.152
3.250	102.182	101.932	101.682
3.375	102.482	102.232	101.982
3.500	102.732	102.482	102.232
3.625	102.882	102.632	102.382
3.750	103.827	103.577	103.327
3.875	104.127	103.877	103.627
4.000	104.327	104.077	103.827
4.125	104.477	104.227	103.977
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 = 0.290

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	97.525	97.275	97.025
4.000	100.563	100.313	100.063
4.500	102.697	102.447	102.197
5.000	104.278	104.028	103.778

15 Year One Time Close "OTC" Specialty Product

Rate	30 Day	45 Day	60 Day
3.000	98.868	98.618	98.368
3.500	101.098	100.848	100.598
4.000	102.693	102.443	102.193
4.500	N/A	N/A	N/A
5.000	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

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	7/2/2015	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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60 Day Lock Exp.: 8/31/2015

DURP 30/25 Year

Rate	≤ 105% LTV 30 Day	≤ 105% LTV 45 Day	≤ 105% LTV 60 Day	> 105% LTV 30 Day	> 105% LTV 45 Day	> 105% LTV 60 Day
3.375	94.841	94.591	94.341	N/A	N/A	N/A
3.500	95.791	95.541	95.291	93.728	93.478	93.228
3.625	96.819	96.569	96.319	95.029	94.779	94.529
3.750	97.823	97.573	97.323	96.281	96.031	95.781
3.875	98.676	98.426	98.176	97.330	97.080	96.830
3.990	99.466	99.216	98.966	98.315	98.065	97.815
4.000	99.566	99.316	99.066	98.415	98.165	97.915
4.125	100.492	100.242	99.992	99.536	99.286	99.036
4.250	101.344	101.094	100.844	100.547	100.297	100.047
4.375	102.009	101.759	101.509	101.290	101.040	100.790
4.500	102.733	102.483	102.233	102.092	101.842	101.592
4.625	103.516	103.266	103.016	102.953	102.703	102.453
4.750	104.262	104.012	103.762	103.765	103.515	103.265
4.875	104.846	104.596	104.346	104.388	104.138	103.888
4.990	105.331	105.081	104.831	104.911	104.661	104.411
5.000	105.431	105.181	104.931	105.011	104.761	104.511
5.125	106.015	105.765	105.515	105.635	105.385	105.135
5.250	106.600	106.350	106.100	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	95.104	94.854	94.604	94.427	94.177	93.927
3.500	96.154	95.904	95.654	95.392	95.142	94.892
3.625	97.204	96.954	96.704	96.436	96.186	95.936
3.750	98.140	97.890	97.640	97.440	97.190	96.940
3.875	98.833	98.583	98.333	98.263	98.013	97.763
3.990	99.426	99.176	98.926	99.021	98.771	98.521
4.000	99.526	99.276	99.026	99.121	98.871	98.621
4.125	100.219	99.969	99.719	100.015	99.765	99.515
4.250	100.900	100.650	100.400	100.847	100.597	100.347
4.375	101.556	101.306	101.056	101.512	101.262	101.012
4.500	102.213	101.963	101.713	102.236	101.986	101.736
4.625	102.869	102.619	102.369	103.018	102.768	102.518
4.750	103.442	103.192	102.942	103.720	103.470	103.220
4.875	103.839	103.589	103.339	104.163	103.913	103.663
4.990	104.136	103.886	103.636	104.507	104.257	104.007
5.000	104.236	103.986	103.736	104.607	104.357	104.107
5.125	104.633	104.383	104.133	105.051	104.801	104.551
5.250	105.030	104.780	104.530	N/A	N/A	N/A

DURP 15 Year

Rate	≤ 105% LTV 30 Day	≤ 105% LTV 45 Day	≤ 105% LTV 60 Day	> 105% LTV 30 Day	> 105% LTV 45 Day	> 105% LTV 60 Day
2.250	93.112	92.862	92.612	N/A	N/A	N/A
2.375	94.519	94.269	94.019	N/A	N/A	N/A
2.500	95.927	95.677	95.427	N/A	N/A	N/A
2.625	96.928	96.678	96.428	93.531	93.281	93.031
2.750	97.568	97.318	97.068	94.483	94.233	93.983
2.875	98.235	97.985	97.735	95.462	95.212	94.962
2.990	98.828	98.578	98.328	96.368	96.118	95.868
3.000	98.928	98.678	98.428	96.468	96.218	95.968
3.125	99.560	99.310	99.060	97.348	97.098	96.848
3.250	100.138	99.888	99.638	98.113	97.863	97.613
3.375	100.740	100.490	100.240	98.903	98.653	98.403
3.500	101.367	101.117	100.867	99.717	99.467	99.217
3.625	101.887	101.637	101.387	100.376	100.126	99.876
3.750	102.330	102.080	101.830	100.912	100.662	100.412
3.875	102.833	102.583	102.333	101.509	101.259	101.009
3.990	103.296	103.046	102.796	102.066	101.816	101.566
4.000	103.396	103.146	102.896	102.166	101.916	101.666
4.125	103.988	103.738	103.488	N/A	N/A	N/A

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	92.524	92.274	92.024	N/A	N/A	N/A
2.375	93.963	93.713	93.463	N/A	N/A	N/A
2.500	95.402	95.152	94.902	N/A	N/A	N/A
2.625	96.488	96.238	95.988	93.331	93.081	92.831
2.750	97.247	96.997	96.747	94.283	94.033	93.783
2.875	98.007	97.757	97.507	95.262	95.012	94.762
2.990	98.667	98.417	98.167	96.168	95.918	95.668
3.000	98.767	98.517	98.267	96.268	96.018	95.768
3.125	99.343	99.093	98.843	97.148	96.898	96.648
3.250	99.749	99.499	99.249	97.913	97.663	97.413
3.375	100.155	99.905	99.655	98.703	98.453	98.203
3.500	100.561	100.311	100.061	99.517	99.267	99.017
3.625	100.973	100.723	100.473	100.176	99.926	99.676
3.750	101.389	101.139	100.889	100.712	100.462	100.212
3.875	101.805	101.555	101.305	101.309	101.059	100.809
3.990	102.121	101.871	101.621	101.866	101.616	101.366
4.000	102.221	101.971	101.721	101.966	101.716	101.466
4.125	102.637	102.387	102.137	N/A	N/A	N/A

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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60 Day Lock Exp.: 8/31/2015

30/25 Year FNMA

Rate	30 day	45 day	60 day
3.125	93.882	93.632	93.607
3.250	95.118	94.868	94.843
3.375	95.991	95.741	95.716
3.500	96.941	96.691	96.666
3.625	97.969	97.719	97.694
3.750	98.973	98.723	98.698
3.875	99.826	99.576	99.551
3.990	100.666	100.416	100.391
4.000	100.716	100.466	100.441
4.125	101.642	101.392	101.367
4.250	102.494	102.244	102.219
4.375	103.159	102.909	102.884
4.500	103.883	103.633	103.608
4.625	104.666	104.416	104.391
4.750	105.412	105.162	105.137
4.875	105.996	105.746	105.721
4.990	106.531	106.281	106.256
5.000	106.581	106.331	106.306
5.125	107.165	106.915	106.890
5.250	107.750	107.500	107.475

20 Year FNMA

Rate	30 day	45 day	60 day
3.125	94.641	94.391	94.141
3.250	96.064	95.814	95.564
3.375	97.114	96.864	96.614
3.500	98.164	97.914	97.664
3.625	99.214	98.964	98.714
3.750	100.150	99.900	99.650
3.875	100.843	100.593	100.343
3.990	101.486	101.236	100.986
4.000	101.536	101.286	101.036
4.125	102.229	101.979	101.729
4.250	102.910	102.660	102.410
4.375	103.566	103.316	103.066
4.500	104.223	103.973	103.723
4.625	104.879	104.629	104.379
4.750	105.452	105.202	104.952
4.875	105.849	105.599	105.349
4.990	106.196	105.946	105.696
5.000	106.246	105.996	105.746
5.125	106.643	106.393	106.143
5.250	107.040	106.790	106.540

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	93.862	93.612	93.362
2.375	95.269	95.019	94.769
2.500	96.677	96.427	96.177
2.625	97.678	97.428	97.178
2.750	98.318	98.068	97.818
2.875	98.985	98.735	98.485
2.990	99.628	99.378	99.128
3.000	99.678	99.428	99.178
3.125	100.310	100.060	99.810
3.250	100.888	100.638	100.388
3.375	101.490	101.240	100.990
3.500	102.117	101.867	101.617
3.625	102.637	102.387	102.137
3.750	103.080	102.830	102.580
3.875	103.583	103.333	103.083
3.990	104.096	103.846	103.596
4.000	104.146	103.896	103.646
4.125	104.738	104.488	104.238

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	94.534	94.284	94.034
2.375	95.973	95.723	95.473
2.500	97.412	97.162	96.912
2.625	98.498	98.248	97.998
2.750	99.257	99.007	98.757
2.875	100.017	99.767	99.517
2.990	100.727	100.477	100.227
3.000	100.777	100.527	100.277
3.125	101.353	101.103	100.853
3.250	101.759	101.509	101.259
3.375	102.165	101.915	101.665
3.500	102.571	102.321	102.071
3.625	102.983	102.733	102.483
3.750	103.399	103.149	102.899
3.875	103.815	103.565	103.315
3.990	104.181	103.931	103.681
4.000	104.231	103.981	103.731
4.125	104.647	104.397	104.147

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	94.300	94.050	93.800
3.500	95.485	95.235	94.985
3.625	96.747	96.497	96.247
3.750	97.895	97.645	97.395
3.875	98.702	98.452	98.202
3.990	99.495	99.245	98.995
4.000	99.545	99.295	99.045
4.125	100.424	100.174	99.924
4.250	101.149	100.899	100.649
4.375	101.518	101.268	101.018
4.500	101.944	101.694	101.444
4.625	102.430	102.180	101.930
4.750	102.970	102.720	102.470
4.875	103.538	103.288	103.038
4.990	104.057	103.807	103.557
5.000	104.107	103.857	103.607
5.125	104.676	104.426	104.176
5.250	105.245	104.995	104.745

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	95.462	95.212	94.962
2.625	96.634	96.384	96.134
2.750	97.431	97.181	96.931
2.875	98.253	98.003	97.753
2.990	99.053	98.803	98.553
3.000	99.103	98.853	98.603
3.125	99.810	99.560	99.310
3.250	100.388	100.138	99.888
3.375	100.990	100.740	100.490
3.500	101.617	101.367	101.117
3.625	102.023	101.773	101.523
3.750	102.247	101.997	101.747
3.875	102.532	102.282	102.032
3.990	102.826	102.576	102.326
4.000	102.876	102.626	102.376
4.125	103.249	102.999	102.749

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.: 8/3/2015
45 Day Lock Exp.: 8/17/2015
60 Day Lock Exp.: 8/31/2015

prices are subject to change without notice

W. Rate Sheet Dated: 7/2/2015 **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	93.868	93.618	93.368
3.500	94.741	94.491	94.241
3.625	95.691	95.441	95.191
3.750	96.719	96.469	96.219
3.875	97.723	97.473	97.223
4.000	98.576	98.326	98.076
4.125	99.466	99.216	98.966
4.250	100.392	100.142	99.892
4.375	101.244	100.994	100.744
4.500	101.909	101.659	101.409
4.625	102.633	102.383	102.133
4.750	103.416	103.166	102.916
4.875	104.162	103.912	103.662
5.000	104.746	104.496	104.246
5.125	105.331	105.081	104.831
5.250	105.915	105.665	105.415
5.375	106.500	106.250	106.000

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	94.136	93.886	93.636
3.750	95.392	95.142	94.892
3.875	96.582	96.332	96.082
4.000	97.386	97.136	96.886
4.125	98.225	97.975	97.725
4.250	99.101	98.851	98.601
4.375	99.871	99.621	99.371
4.500	100.235	99.985	99.735
4.625	100.657	100.407	100.157
4.750	101.138	100.888	100.638
4.875	101.674	101.424	101.174
5.000	102.243	101.993	101.743
5.125	102.811	102.561	102.311
5.250	103.380	103.130	102.880
5.375	103.949	103.699	103.449

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: 7/2/2015

Release Time: 10:00 AM ET

30 Day Lock Exp.: 8/3/2015
45 Day Lock Exp.: 8/17/2015
60 Day Lock Exp.: 8/31/2015

30/25 Year Open Access ≤ 105.00 LTV

Rate	30 day	45 day	60 day
3.250	93.565	93.315	93.065
3.375	94.720	94.470	94.220
3.500	95.830	95.580	95.330
3.625	96.903	96.653	96.403
3.750	97.750	97.500	97.250
3.875	98.558	98.308	98.058
4.000	99.577	99.327	99.077
4.125	100.533	100.283	100.033
4.250	101.266	101.016	100.766
4.375	101.880	101.630	101.380
4.500	102.687	102.437	102.187
4.625	103.565	103.315	103.065
4.750	104.238	103.988	103.738
4.875	104.825	104.575	104.325
5.000	105.136	104.886	104.636
5.125	105.970	105.720	105.470
5.250	106.587	106.337	106.087

30/25 Year Open Access > 105.00 LTV

Rate	30 day	45 day	60 day
3.250	93.565	93.315	93.065
3.375	94.658	94.408	94.158
3.500	95.768	95.518	95.268
3.625	96.841	96.591	96.341
3.750	97.688	97.438	97.188
3.875	98.496	98.246	97.996
4.000	99.515	99.265	99.015
4.125	100.471	100.221	99.971
4.250	101.204	100.954	100.704
4.375	101.818	101.568	101.318
4.500	103.312	103.062	102.812
4.625	104.190	103.940	103.690
4.750	104.863	104.613	104.363
4.875	105.450	105.200	104.950
5.000	106.574	106.324	106.074
5.125	107.408	107.158	106.908
5.250	108.025	107.775	107.525

20 Year Open Access ≤ 105.00 LTV

Rate	30 day	45 day	60 day
3.250	95.626	95.376	95.126
3.375	96.586	96.336	96.086
3.500	97.514	97.264	97.014
3.625	98.413	98.163	97.913
3.750	99.152	98.902	98.652
3.875	99.790	99.540	99.290
4.000	100.468	100.218	99.968
4.125	101.294	101.044	100.794
4.250	101.959	101.709	101.459
4.375	102.536	102.286	102.036
4.500	103.137	102.887	102.637
4.625	103.901	103.651	103.401
4.750	104.514	104.264	104.014
4.875	105.060	104.810	104.560
5.000	104.574	104.324	104.074
5.125	105.301	105.051	104.801
5.250	105.875	105.625	105.375

20 Year Open Access > 105.00 LTV

Rate	30 day	45 day	60 day
3.250	95.626	95.376	95.126
3.375	96.524	96.274	96.024
3.500	97.452	97.202	96.952
3.625	98.351	98.101	97.851
3.750	99.090	98.840	98.590
3.875	99.728	99.478	99.228
4.000	100.218	99.968	99.718
4.125	101.044	100.794	100.544
4.250	101.709	101.459	101.209
4.375	102.286	102.036	101.786
4.500	103.262	103.012	102.762
4.625	104.026	103.776	103.526
4.750	104.639	104.389	104.139
4.875	105.185	104.935	104.685
5.000	105.012	104.762	104.512
5.125	105.739	105.489	105.239
5.250	106.313	106.063	105.813

15 Year Open Access ≤ 105.00 LTV

Rate	30 day	45 day	60 day
2.250	94.800	94.550	94.300
2.375	95.517	95.267	95.017
2.500	96.234	95.984	95.734
2.625	96.881	96.631	96.381
2.750	97.615	97.365	97.115
2.875	98.328	98.078	97.828
3.000	99.017	98.767	98.517
3.125	99.616	99.366	99.116
3.250	100.156	99.906	99.656
3.375	100.781	100.531	100.281
3.500	101.412	101.162	100.912
3.625	101.966	101.716	101.466
3.750	102.487	102.237	101.987
3.875	103.006	102.756	102.506
4.000	103.279	103.029	102.779
4.125	103.820	103.570	103.320
4.250	104.318	104.068	103.818

15 Year Open Access > 105.00 LTV

Rate	30 day	45 day	60 day
2.250	94.800	94.550	94.300
2.375	93.392	93.142	92.892
2.500	94.109	93.859	93.609
2.625	94.756	94.506	94.256
2.750	95.490	95.240	94.990
2.875	97.703	97.453	97.203
3.000	98.392	98.142	97.892
3.125	98.991	98.741	98.491
3.250	99.531	99.281	99.031
3.375	100.219	99.969	99.719
3.500	100.850	100.600	100.350
3.625	101.404	101.154	100.904
3.750	101.925	101.675	101.425
3.875	102.881	102.631	102.381
4.000	103.154	102.904	102.654
4.125	103.695	103.445	103.195
4.250	104.193	103.943	103.693

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

30 Day Lock Exp.: 8/3/2015
45 Day Lock Exp.: 8/17/2015
60 Day Lock Exp.: 8/31/2015

prices are subject to change without notice

W. Rate Sheet Dated: 7/2/2015 **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	94.725	94.475	94.450
3.375	95.880	95.630	95.605
3.500	96.990	96.740	96.715
3.625	98.063	97.813	97.788
3.750	98.910	98.660	98.635
3.875	99.718	99.468	99.443
3.990	100.687	100.437	100.412
4.000	100.737	100.487	100.462
4.125	101.693	101.443	101.418
4.250	102.426	102.176	102.151
4.375	103.040	102.790	102.765
4.500	103.847	103.597	103.572
4.625	104.725	104.475	104.450
4.750	105.398	105.148	105.123
4.875	105.985	105.735	105.710
4.990	106.246	105.996	105.971
5.000	106.296	106.046	106.021
5.125	107.130	106.880	106.855
5.250	107.747	107.497	107.472

20 Year FHLMC

Rate	30 day	45 day	60 day
3.125	N/A	N/A	N/A
3.250	96.886	96.636	96.386
3.375	97.846	97.596	97.346
3.500	98.774	98.524	98.274
3.625	99.673	99.423	99.173
3.750	100.412	100.162	99.912
3.875	101.050	100.800	100.550
3.990	101.678	101.428	101.178
4.000	101.728	101.478	101.228
4.125	102.554	102.304	102.054
4.250	103.219	102.969	102.719
4.375	103.796	103.546	103.296
4.500	104.397	104.147	103.897
4.625	105.161	104.911	104.661
4.750	105.774	105.524	105.274
4.875	106.320	106.070	105.820
4.990	105.784	105.534	105.284
5.000	105.834	105.584	105.334
5.125	106.561	106.311	106.061
5.250	107.135	106.885	106.635

15 Year FHLMC

Rate	30 day	45 day	60 day
2.125	N/A	N/A	N/A
2.250	95.460	95.210	94.960
2.375	96.177	95.927	95.677
2.500	96.894	96.644	96.394
2.625	97.541	97.291	97.041
2.750	98.275	98.025	97.775
2.875	98.988	98.738	98.488
2.990	99.627	99.377	99.127
3.000	99.677	99.427	99.177
3.125	100.276	100.026	99.776
3.250	100.816	100.566	100.316
3.375	101.441	101.191	100.941
3.500	102.072	101.822	101.572
3.625	102.626	102.376	102.126
3.750	103.147	102.897	102.647
3.875	103.666	103.416	103.166
3.990	103.889	103.639	103.389
4.000	103.939	103.689	103.439
4.125	104.480	104.230	103.980
4.250	104.978	104.728	104.478

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

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

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

Lender Paid MI Adjustments (cumulative with above adjustments)

LPMI Adjust Term > 20 yr & All Manuf.

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

LPMI Adjust Term ≤ 20 yr

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

Additional LPMI Premium Adjustments

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

* Does not apply in HI

Lock Desk Policy

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Flood Certification = $10.00 FHA ID# - 1358600006

Full Lock Desk Policy Can Be Found Here AFR Guidelines

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

AMERICAN FINANCIAL RESOURCES, INC.
WHOLESALE MORTGAGE DIVISION

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45 Day Lock Exp.: 8/17/2015
60 Day Lock Exp.: 8/31/2015

prices are subject to change without notice

W. Rate Sheet Dated: 7/2/2015
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	94.725	94.475	94.450
3.375	95.880	95.630	95.605
3.500	96.990	96.740	96.715
3.625	98.063	97.813	97.788
3.750	98.910	98.660	98.635
3.875	99.718	99.468	99.443
3.990	100.687	100.437	100.412
4.000	100.737	100.487	100.462
4.125	101.693	101.443	101.418
4.250	102.426	102.176	102.151
4.375	103.040	102.790	102.765
4.500	103.847	103.597	103.572
4.625	104.725	104.475	104.450
4.750	105.398	105.148	105.123
4.875	105.985	105.735	105.710
4.990	106.246	105.996	105.971
5.000	106.296	106.046	106.021
5.125	107.130	106.880	106.855
5.250	107.747	107.497	107.472

20 Year FHLMC HP & HPA

Rate	30 day	45 day	60 day
3.125	N/A	N/A	N/A
3.250	96.886	96.636	96.386
3.375	97.846	97.596	97.346
3.500	98.774	98.524	98.274
3.625	99.673	99.423	99.173
3.750	100.412	100.162	99.912
3.875	101.050	100.800	100.550
3.990	101.678	101.428	101.178
4.000	101.728	101.478	101.228
4.125	102.554	102.304	102.054
4.250	103.219	102.969	102.719
4.375	103.796	103.546	103.296
4.500	104.397	104.147	103.897
4.625	105.161	104.911	104.661
4.750	105.774	105.524	105.274
4.875	106.320	106.070	105.820
4.990	105.784	105.534	105.284
5.000	105.834	105.584	105.334
5.125	106.561	106.311	106.061
5.250	107.135	106.885	106.635

15 Year FHLMC HP & HPA

Rate	30 day	45 day	60 day
2.125	N/A	N/A	N/A
2.250	95.460	95.210	94.960
2.375	96.177	95.927	95.677
2.500	96.894	96.644	96.394
2.625	97.541	97.291	97.041
2.750	98.275	98.025	97.775
2.875	98.988	98.738	98.488
2.990	99.627	99.377	99.127
3.000	99.677	99.427	99.177
3.125	100.276	100.026	99.776
3.250	100.816	100.566	100.316
3.375	101.441	101.191	100.941
3.500	102.072	101.822	101.572
3.625	102.626	102.376	102.126
3.750	103.147	102.897	102.647
3.875	103.666	103.416	103.166
3.990	103.889	103.639	103.389
4.000	103.939	103.689	103.439
4.125	104.480	104.230	103.980
4.250	104.978	104.728	104.478

Adjustments

Multi Unit

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

Mortgages with Subordinate Financing

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

Feature Adjustments

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

Super Conforming Mortgage

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

All Loan Type Adjustments

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

Home Possible Mortgage

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

Home Possible Advantage Mortgage

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

Lender Paid MI Adjustments (cumulative with above adjustments)

LPMI Adjust "All Properties but Manufactured and Multi Unit"

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

LPMI Adjust "Manufactured and Multi Unit"

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

Additional LPMI Premium Adjustments

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

* Does not apply in HI

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Flood Certification = $10.00 | FHA ID# - 1358600006

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60 Day Lock Exp.: 8/31/2015

prices are subject to change without notice

W. Rate Sheet Dated: 7/2/2015 **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	97.430	97.290	97.149
4.125	98.055	97.915	97.774
4.250	98.617	98.477	98.336
4.375	99.179	99.039	98.898
4.500	99.710	99.570	99.429
4.625	100.241	100.101	99.960
4.750	100.741	100.601	100.460
4.875	101.241	101.101	100.960
5.000	101.710	101.570	101.429
5.125	101.960	101.820	101.679
5.250	102.210	102.070	101.929
5.375	102.429	102.289	102.148

Non-Conforming 15 year Fixed
Max Price After Adjustments 101.250

Rate	30 day	45 day	60 day
3.250	97.988	97.863	97.738
3.375	98.465	98.340	98.215
3.500	98.942	98.817	98.692
3.625	99.377	99.237	99.096
3.750	99.830	99.705	99.580
3.875	100.236	100.111	99.986
4.000	100.611	100.486	100.361
4.125	100.924	100.799	100.674
4.250	101.205	101.080	100.955
4.375	101.393	101.268	101.143
4.500	101.518	101.393	101.268
4.625	101.643	101.518	101.393

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.: 8/3/2015
45 Day Lock Exp.: 8/17/2015

W. Rate Sheet Dated: 7/2/2015 **Release Time:** 10:00 AM ET

Alt-Option Access Terms & Pricing

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

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

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

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

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

Asset 15 yr Fixed (AOAIP-15F)

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

Asset FICO / LTV Price Adjustments

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

Asset Price Adjustments

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

Lock Desk Policy

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

Flood Certification = $10.00 FHA ID# - 1358600006

Full Lock Desk Policy Can Be Found Here AFR Guidelines

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

AMERICAN FINANCIAL RESOURCES, INC.
WHOLESALE MORTGAGE DIVISION

AFR Wholesale's Website | AFR Rate Sheet Archive

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

prices are subject to change without notice

W. Rate Sheet Dated: 7/2/2015 | **Release Time:** 10:00 AM ET

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

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
7.625	102.696	102.480
7.750	103.004	102.782
7.875	103.311	103.084
8.000	103.618	103.386
8.125	103.925	103.688

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

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

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

Lock Desk Policy

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Flood Certification = $10.00 | FHA ID# - 1358600006

Full Lock Desk Policy Can Be Found Here | AFR Guidelines