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.: 8/10/2015
45 Day Lock Exp.: 8/24/2015
60 Day Lock Exp.: 9/8/2015

prices are subject to change without notice

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

STANDARD GOVERNMENT PRODUCT

30/25 Year Government Standard Product

Rate	30 Day	45 Day	60 Day
3.250	98.896	98.646	98.396
3.375	99.196	98.946	98.696
3.500	99.996	99.746	99.496
3.625	100.096	99.846	99.596
3.750	102.094	101.844	101.594
3.875	102.594	102.344	102.094
4.000	103.144	102.894	102.644
4.125	103.244	102.994	102.744
4.250	104.275	104.025	103.775
4.375	104.510	104.260	104.010
4.500	105.075	104.825	104.575
4.625	105.175	104.925	104.675
4.750	105.863	105.613	105.363
4.875	106.263	106.013	105.763
5.000	106.813	106.563	106.313
5.125	106.863	106.613	106.363
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	98.646	98.396	98.146
3.375	98.946	98.696	98.446
3.500	99.746	99.496	99.246
3.625	99.846	99.596	99.346
3.750	101.844	101.594	101.344
3.875	102.344	102.094	101.844
4.000	102.894	102.644	102.394
4.125	102.994	102.744	102.494
4.250	104.025	103.775	103.525
4.375	104.260	104.010	103.760
4.500	104.825	104.575	104.325
4.625	104.925	104.675	104.425
4.750	105.613	105.363	105.113
4.875	106.013	105.763	105.513
5.000	106.563	106.313	106.063
5.125	106.613	106.363	106.113
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	100.226	99.976	99.726
2.875	100.526	100.276	100.026
3.000	100.776	100.526	100.276
3.125	100.926	100.676	100.426
3.250	102.554	102.304	102.054
3.375	102.854	102.604	102.354
3.500	103.104	102.854	102.604
3.625	103.254	103.004	102.754
3.750	104.304	104.054	103.804
3.875	104.604	104.354	104.104
4.000	104.804	104.554	104.304
4.125	104.954	104.704	104.454
4.250	N/A	N/A	N/A
4.375	N/A	N/A	N/A
4.500	N/A	N/A	N/A
4.625	N/A	N/A	N/A
4.750	N/A	N/A	N/A

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

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

Buyer's Bonus

Government Purchase Transactions	0.250

Buyer's Bonus excludes all Specialty Government products.

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

30/25 Year Government Specialty Product

Rate	30 Day	45 Day	60 Day
3.250	98.396	98.146	97.896
3.375	98.696	98.446	98.196
3.500	99.496	99.246	98.996
3.625	99.596	99.346	99.096
3.750	101.594	101.344	101.094
3.875	102.094	101.844	101.594
4.000	102.644	102.394	102.144
4.125	102.744	102.494	102.244
4.250	103.775	103.525	103.275
4.375	104.010	103.760	103.510
4.500	104.575	104.325	104.075
4.625	104.675	104.425	104.175
4.750	105.363	105.113	104.863
4.875	105.763	105.513	105.263
5.000	106.313	106.063	105.813
5.125	106.363	106.113	105.863
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	99.776	99.526	99.276
2.875	100.076	99.826	99.576
3.000	100.326	100.076	99.826
3.125	100.476	100.226	99.976
3.250	102.104	101.854	101.604
3.375	102.404	102.154	101.904
3.500	102.654	102.404	102.154
3.625	102.804	102.554	102.304
3.750	103.854	103.604	103.354
3.875	104.154	103.904	103.654
4.000	104.354	104.104	103.854
4.125	104.504	104.254	104.004
4.250	N/A	N/A	N/A
4.375	N/A	N/A	N/A
4.500	N/A	N/A	N/A
4.625	N/A	N/A	N/A
4.750	N/A	N/A	N/A

Specialty Adj.		
	Manufactured Homes "OTC exempt"	-1.000
	203(k) / 203(k)s / 203(h) / Repair Escrow	-0.500
	VA IRRRL ≤ 125.00 LTV	0.000
	VA IRRRL > 125.00 LTV or No AVM	-0.750

20 Year Government Specialty Product

Rate	30 Day	45 Day	60 Day
3.250	98.146	97.896	97.646
3.375	98.446	98.196	97.946
3.500	99.246	98.996	98.746
3.625	99.346	99.096	98.846
3.750	101.344	101.094	100.844
3.875	101.844	101.594	101.344
4.000	102.394	102.144	101.894
4.125	102.494	102.244	101.994
4.250	103.525	103.275	103.025
4.375	103.760	103.510	103.260
4.500	104.325	104.075	103.825
4.625	104.425	104.175	103.925
4.750	105.113	104.863	104.613
4.875	105.513	105.263	105.013
5.000	106.063	105.813	105.563
5.125	106.113	105.863	105.613
5.250	N/A	N/A	N/A
5.375	N/A	N/A	N/A
5.500	N/A	N/A	N/A

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

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

30 Year One Time Close "OTC" Specialty Product

Rate	30 Day	45 Day	60 Day
3.000	N/A	N/A	N/A
3.500	97.321	97.071	96.821
4.000	100.469	100.219	99.969
4.500	102.400	102.150	101.900
5.000	104.138	103.888	103.638

15 Year One Time Close "OTC" Specialty Product

Rate	30 Day	45 Day	60 Day
3.000	98.692	98.442	98.192
3.500	101.020	100.770	100.520
4.000	102.720	102.470	102.220
4.500	N/A	N/A	N/A
5.000	N/A	N/A	N/A

GOVERNMENT ADJUSTMENTS - Applies to Standard and Specialty Government Programs

Adjusters	All Terms	Adjusters	All Terms
FICO 640 - 659	-0.500	NY	-0.250
FICO 620 - 639	-0.750	AZ, CA, FL, LA, MA, NJ, NV, UT	-0.150
FICO 600 - 619	-1.500	Non Owner Occupancy	-2.000
Base Loan Amount Adjuster			
$0 - $74,999		-2.000	
$75,000 - $124,999		-0.750	
$125,000 - $199,999		-0.375	
High Balance		-1.500	
VA Jumbo		-1.500	
Extension Options:		-0.018 per calendar day	
Max USDA - GRH Rate Today	7/10/2015	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: 7/10/2015 **Release Time: 10:00 AM ET**

DURP 30/25 Year

Rate	≤ 105% LTV			> 105% LTV		
	30 Day	45 Day	60 Day	30 Day	45 Day	60 Day
3.375	95.098	94.848	94.598	N/A	N/A	N/A
3.500	96.022	95.772	95.522	93.959	93.709	93.459
3.625	97.021	96.771	96.521	95.231	94.981	94.731
3.750	98.001	97.751	97.501	96.459	96.209	95.959
3.875	98.842	98.592	98.342	97.496	97.246	96.996
3.990	99.618	99.368	99.118	98.468	98.218	97.968
4.000	99.718	99.468	99.218	98.568	98.318	98.068
4.125	100.630	100.380	100.130	99.675	99.425	99.175
4.250	101.471	101.221	100.971	100.673	100.423	100.173
4.375	102.129	101.879	101.629	101.409	101.159	100.909
4.500	102.845	102.595	102.345	102.204	101.954	101.704
4.625	103.619	103.369	103.119	103.056	102.806	102.556
4.750	104.355	104.105	103.855	103.858	103.608	103.358
4.875	104.925	104.675	104.425	104.467	104.217	103.967
4.990	105.396	105.146	104.896	104.976	104.726	104.476
5.000	105.496	105.246	104.996	105.076	104.826	104.576
5.125	106.066	105.816	105.566	105.686	105.436	105.186
5.250	106.636	106.386	106.136	N/A	N/A	N/A

DURP 20 Year

Rate	≤ 105% LTV			> 105% LTV		
	30 Day	45 Day	60 Day	30 Day	45 Day	60 Day
3.375	95.345	95.095	94.845	94.684	94.434	94.184
3.500	96.337	96.087	95.837	95.623	95.373	95.123
3.625	97.329	97.079	96.829	96.638	96.388	96.138
3.750	98.226	97.976	97.726	97.618	97.368	97.118
3.875	98.921	98.671	98.421	98.428	98.178	97.928
3.990	99.517	99.267	99.017	99.173	98.923	98.673
4.000	99.617	99.367	99.117	99.273	99.023	98.773
4.125	100.312	100.062	99.812	100.154	99.904	99.654
4.250	100.995	100.745	100.495	100.973	100.723	100.473
4.375	101.651	101.401	101.151	101.631	101.381	101.131
4.500	102.307	102.057	101.807	102.347	102.097	101.847
4.625	102.964	102.714	102.464	103.122	102.872	102.622
4.750	103.532	103.282	103.032	103.813	103.563	103.313
4.875	103.915	103.665	103.415	104.242	103.992	103.742
4.990	104.198	103.948	103.698	104.572	104.322	104.072
5.000	104.298	104.048	103.798	104.672	104.422	104.172
5.125	104.681	104.431	104.181	105.102	104.852	104.602
5.250	105.064	104.814	104.564	N/A	N/A	N/A

DURP 15 Year

Rate	≤ 105% LTV			> 105% LTV		
	30 Day	45 Day	60 Day	30 Day	45 Day	60 Day
2.250	92.893	92.643	92.393	N/A	N/A	N/A
2.375	94.284	94.034	93.784	N/A	N/A	N/A
2.500	95.675	95.425	95.175	N/A	N/A	N/A
2.625	96.693	96.443	96.193	93.295	93.045	92.795
2.750	97.382	97.132	96.882	94.297	94.047	93.797
2.875	98.098	97.848	97.598	95.326	95.076	94.826
2.990	98.742	98.492	98.242	96.282	96.032	95.782
3.000	98.842	98.592	98.342	96.382	96.132	95.882
3.125	99.510	99.260	99.010	97.297	97.047	96.797
3.250	100.107	99.857	99.607	98.082	97.832	97.582
3.375	100.730	100.480	100.230	98.893	98.643	98.393
3.500	101.378	101.128	100.878	99.728	99.478	99.228
3.625	101.904	101.654	101.404	100.393	100.143	99.893
3.750	102.337	102.087	101.837	100.919	100.669	100.419
3.875	102.828	102.578	102.328	101.504	101.254	101.004
3.990	103.278	103.028	102.778	102.048	101.798	101.548
4.000	103.378	103.128	102.878	102.148	101.898	101.648
4.125	103.955	103.705	103.455	102.819	102.569	102.319

DURP 10 Year

Rate	≤ 105% LTV			> 105% LTV		
	30 Day	45 Day	60 Day	30 Day	45 Day	60 Day
2.250	92.415	92.165	91.915	N/A	N/A	N/A
2.375	93.805	93.555	93.305	N/A	N/A	N/A
2.500	95.196	94.946	94.696	N/A	N/A	N/A
2.625	96.268	96.018	95.768	93.095	92.845	92.595
2.750	97.047	96.797	96.547	94.097	93.847	93.597
2.875	97.825	97.575	97.325	95.126	94.876	94.626
2.990	98.503	98.253	98.003	96.082	95.832	95.582
3.000	98.603	98.353	98.103	96.182	95.932	95.682
3.125	99.207	98.957	98.707	97.097	96.847	96.597
3.250	99.650	99.400	99.150	97.882	97.632	97.382
3.375	100.092	99.842	99.592	98.693	98.443	98.193
3.500	100.534	100.284	100.034	99.528	99.278	99.028
3.625	100.961	100.711	100.461	100.193	99.943	99.693
3.750	101.373	101.123	100.873	100.719	100.469	100.219
3.875	101.785	101.535	101.285	101.304	101.054	100.804
3.990	102.097	101.847	101.597	101.848	101.598	101.348
4.000	102.197	101.947	101.697	101.948	101.698	101.448
4.125	102.609	102.359	102.109	102.609	102.359	102.109

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	Credit Score ≥ 720
65.01 - 75.00%	90.01 - 95.00%	-0.500	-0.250
75.01 - 95.00%	90.01 - 95.00%	-0.500	-0.250
75.01 - 90.00%	76.01 - 90.00%	-0.250	0.000
Any	>95.00%	-1.500	-1.500

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

Loan Level Price Adjuster Caps

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

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Flood Certification = $10.00 | FHA ID# - 1358600006

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

30/25 Year FNMA

Rate	30 day	45 day	60 day
3.125	94.184	93.934	93.909
3.250	95.399	95.149	95.124
3.375	96.248	95.998	95.973
3.500	97.172	96.922	96.897
3.625	98.171	97.921	97.896
3.750	99.151	98.901	98.876
3.875	99.992	99.742	99.717
3.990	100.818	100.568	100.543
4.000	100.868	100.618	100.593
4.125	101.780	101.530	101.505
4.250	102.621	102.371	102.346
4.375	103.279	103.029	103.004
4.500	103.995	103.745	103.720
4.625	104.769	104.519	104.494
4.750	105.505	105.255	105.230
4.875	106.075	105.825	105.800
4.990	106.596	106.346	106.321
5.000	106.646	106.396	106.371
5.125	107.216	106.966	106.941
5.250	107.786	107.536	107.511

20 Year FNMA

Rate	30 day	45 day	60 day
3.125	94.961	94.711	94.461
3.250	96.362	96.112	95.862
3.375	97.355	97.105	96.855
3.500	98.347	98.097	97.847
3.625	99.339	99.089	98.839
3.750	100.236	99.986	99.736
3.875	100.931	100.681	100.431
3.990	101.577	101.327	101.077
4.000	101.627	101.377	101.127
4.125	102.322	102.072	101.822
4.250	103.005	102.755	102.505
4.375	103.661	103.411	103.161
4.500	104.317	104.067	103.817
4.625	104.974	104.724	104.474
4.750	105.542	105.292	105.042
4.875	105.925	105.675	105.425
4.990	106.258	106.008	105.758
5.000	106.308	106.058	105.808
5.125	106.691	106.441	106.191
5.250	107.074	106.824	106.574

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	93.643	93.393	93.143
2.375	95.034	94.784	94.534
2.500	96.425	96.175	95.925
2.625	97.443	97.193	96.943
2.750	98.132	97.882	97.632
2.875	98.848	98.598	98.348
2.990	99.542	99.292	99.042
3.000	99.592	99.342	99.092
3.125	100.260	100.010	99.760
3.250	100.857	100.607	100.357
3.375	101.480	101.230	100.980
3.500	102.128	101.878	101.628
3.625	102.654	102.404	102.154
3.750	103.087	102.837	102.587
3.875	103.578	103.328	103.078
3.990	104.078	103.828	103.578
4.000	104.128	103.878	103.628
4.125	104.705	104.455	104.205

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	94.425	94.175	93.925
2.375	95.815	95.565	95.315
2.500	97.206	96.956	96.706
2.625	98.278	98.028	97.778
2.750	99.057	98.807	98.557
2.875	99.835	99.585	99.335
2.990	100.563	100.313	100.063
3.000	100.613	100.363	100.113
3.125	101.217	100.967	100.717
3.250	101.660	101.410	101.160
3.375	102.102	101.852	101.602
3.500	102.544	102.294	102.044
3.625	102.971	102.721	102.471
3.750	103.383	103.133	102.883
3.875	103.795	103.545	103.295
3.990	104.157	103.907	103.657
4.000	104.207	103.957	103.707
4.125	104.619	104.369	104.119

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	94.578	94.328	94.078
3.500	95.752	95.502	95.252
3.625	97.001	96.751	96.501
3.750	98.141	97.891	97.641
3.875	98.950	98.700	98.450
3.990	99.746	99.496	99.246
4.000	99.796	99.546	99.296
4.125	100.676	100.426	100.176
4.250	101.391	101.141	100.891
4.375	101.721	101.471	101.221
4.500	102.109	101.859	101.609
4.625	102.555	102.305	102.055
4.750	103.063	102.813	102.563
4.875	103.617	103.367	103.117
4.990	104.122	103.872	103.622
5.000	104.172	103.922	103.672
5.125	104.727	104.477	104.227
5.250	105.281	105.031	104.781

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	95.210	94.960	94.710
2.625	96.399	96.149	95.899
2.750	97.244	96.994	96.744
2.875	98.117	97.867	97.617
2.990	98.967	98.717	98.467
3.000	99.017	98.767	98.517
3.125	99.760	99.510	99.260
3.250	100.357	100.107	99.857
3.375	100.980	100.730	100.480
3.500	101.628	101.378	101.128
3.625	102.040	101.790	101.540
3.750	102.254	102.004	101.754
3.875	102.527	102.277	102.027
3.990	102.808	102.558	102.308
4.000	102.858	102.608	102.358
4.125	103.216	102.966	102.716

Adjustments

Applicable for all mortgages with greater than 15 year terms

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

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

All Loan Type Adjustments

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

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

Cash-Out Refinance

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

Mortgages with Subordinate Financing *

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

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

Lender Paid MI Adjustments (cumulative with above adjustments)

LPMI Adjust Term > 20 yr & All Manuf.

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

LPMI Adjust Term ≤ 20 yr

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

Additional LPMI Premium Adjustments

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

*** Does not apply in HI**

Lock Desk Policy

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

Flood Certification = $10.00 | FHA ID# - 1358600006

Full Lock Desk Policy Can Be Found Here | AFR Guidelines

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

AMERICAN FINANCIAL RESOURCES, INC.
WHOLESALE MORTGAGE DIVISION

AFR Wholesale's Website | AFR Rate Sheet Archive

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

30 Day Lock Exp.: 8/10/2015
45 Day Lock Exp.: 8/24/2015
60 Day Lock Exp.: 9/8/2015

prices are subject to change without notice

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

FNMA MCM 30 Year

Note Rate	30 Day	45 Day	60 Day
3.000	N/A	N/A	N/A
3.125	N/A	N/A	N/A
3.250	N/A	N/A	N/A
3.375	94.149	93.899	93.649
3.500	94.998	94.748	94.498
3.625	95.922	95.672	95.422
3.750	96.921	96.671	96.421
3.875	97.901	97.651	97.401
4.000	98.742	98.492	98.242
4.125	99.618	99.368	99.118
4.250	100.530	100.280	100.030
4.375	101.371	101.121	100.871
4.500	102.029	101.779	101.529
4.625	102.745	102.495	102.245
4.750	103.519	103.269	103.019
4.875	104.255	104.005	103.755
5.000	104.825	104.575	104.325
5.125	105.396	105.146	104.896
5.250	105.966	105.716	105.466
5.375	106.536	106.286	106.036

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	94.404	94.154	93.904
3.750	95.647	95.397	95.147
3.875	96.827	96.577	96.327
4.000	97.634	97.384	97.134
4.125	98.476	98.226	97.976
4.250	99.354	99.104	98.854
4.375	100.116	99.866	99.616
4.500	100.441	100.191	99.941
4.625	100.824	100.574	100.324
4.750	101.266	101.016	100.766
4.875	101.768	101.518	101.268
5.000	102.323	102.073	101.823
5.125	102.877	102.627	102.377
5.250	103.432	103.182	102.932
5.375	103.987	103.737	103.487

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

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60 Day Lock Exp.: 9/8/2015

prices are subject to change without notice

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

30/25 Year Open Access ≤ 105.00 LTV

Rate	30 day	45 day	60 day
3.250	93.689	93.439	93.189
3.375	94.814	94.564	94.314
3.500	95.895	95.645	95.395
3.625	96.940	96.690	96.440
3.750	97.776	97.526	97.276
3.875	98.464	98.214	97.964
4.000	99.509	99.259	99.009
4.125	100.436	100.186	99.936
4.250	101.157	100.907	100.657
4.375	101.766	101.516	101.266
4.500	102.642	102.392	102.142
4.625	103.490	103.240	102.990
4.750	104.151	103.901	103.651
4.875	104.733	104.483	104.233
5.000	105.127	104.877	104.627
5.125	105.932	105.682	105.432
5.250	106.537	106.287	106.037

30/25 Year Open Access > 105.00 LTV

Rate	30 day	45 day	60 day
3.250	93.689	93.439	93.189
3.375	94.752	94.502	94.252
3.500	95.833	95.583	95.333
3.625	96.878	96.628	96.378
3.750	97.714	97.464	97.214
3.875	98.402	98.152	97.902
4.000	99.572	99.322	99.072
4.125	100.499	100.249	99.999
4.250	101.220	100.970	100.720
4.375	101.829	101.579	101.329
4.500	103.330	103.080	102.830
4.625	104.178	103.928	103.678
4.750	104.839	104.589	104.339
4.875	105.421	105.171	104.921
5.000	106.877	106.627	106.377
5.125	107.682	107.432	107.182
5.250	108.287	108.037	107.787

20 Year Open Access ≤ 105.00 LTV

Rate	30 day	45 day	60 day
3.250	95.714	95.464	95.214
3.375	96.647	96.397	96.147
3.500	97.548	97.298	97.048
3.625	98.419	98.169	97.919
3.750	99.147	98.897	98.647
3.875	99.780	99.530	99.280
4.000	100.322	100.072	99.822
4.125	101.119	100.869	100.619
4.250	101.772	101.522	101.272
4.375	102.346	102.096	101.846
4.500	103.137	102.887	102.637
4.625	103.873	103.623	103.373
4.750	104.475	104.225	103.975
4.875	105.019	104.769	104.519
5.000	104.563	104.313	104.063
5.125	105.263	105.013	104.763
5.250	105.827	105.577	105.327

20 Year Open Access > 105.00 LTV

Rate	30 day	45 day	60 day
3.250	95.714	95.464	95.214
3.375	96.335	96.085	95.835
3.500	97.236	96.986	96.736
3.625	98.107	97.857	97.607
3.750	98.835	98.585	98.335
3.875	99.468	99.218	98.968
4.000	99.885	99.635	99.385
4.125	100.682	100.432	100.182
4.250	101.335	101.085	100.835
4.375	101.909	101.659	101.409
4.500	103.012	102.762	102.512
4.625	103.748	103.498	103.248
4.750	104.350	104.100	103.850
4.875	104.894	104.644	104.394
5.000	105.001	104.751	104.501
5.125	105.701	105.451	105.201
5.250	106.265	106.015	105.765

15 Year Open Access ≤ 105.00 LTV

Rate	30 day	45 day	60 day
2.250	94.659	94.409	94.159
2.375	95.349	95.099	94.849
2.500	96.040	95.790	95.540
2.625	96.678	96.428	96.178
2.750	97.480	97.230	96.980
2.875	98.166	97.916	97.666
3.000	98.830	98.580	98.330
3.125	99.419	99.169	98.919
3.250	99.958	99.708	99.458
3.375	100.642	100.392	100.142
3.500	101.247	100.997	100.747
3.625	101.790	101.540	101.290
3.750	102.309	102.059	101.809
3.875	102.825	102.575	102.325
4.000	103.354	103.104	102.854
4.125	103.884	103.634	103.384
4.250	104.381	104.131	103.881

15 Year Open Access > 105.00 LTV

Rate	30 day	45 day	60 day
2.250	94.659	94.409	94.159
2.375	93.224	92.974	92.724
2.500	93.915	93.665	93.415
2.625	94.553	94.303	94.053
2.750	95.355	95.105	94.855
2.875	97.541	97.291	97.041
3.000	98.205	97.955	97.705
3.125	98.794	98.544	98.294
3.250	99.333	99.083	98.833
3.375	100.080	99.830	99.580
3.500	100.685	100.435	100.185
3.625	101.228	100.978	100.728
3.750	101.747	101.497	101.247
3.875	102.700	102.450	102.200
4.000	103.229	102.979	102.729
4.125	103.759	103.509	103.259
4.250	104.256	104.006	103.756

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

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AMERICAN FINANCIAL RESOURCES, INC.
WHOLESALE MORTGAGE DIVISION

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

30 Day Lock Exp.: 8/10/2015
45 Day Lock Exp.: 8/24/2015
60 Day Lock Exp.: 9/8/2015

prices are subject to change without notice

W. Rate Sheet Dated: 7/10/2015 **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	94.849	94.599	94.574
3.375	95.974	95.724	95.699
3.500	97.055	96.805	96.780
3.625	98.100	97.850	97.825
3.750	98.936	98.686	98.661
3.875	99.624	99.374	99.349
3.990	100.619	100.369	100.344
4.000	100.669	100.419	100.394
4.125	101.596	101.346	101.321
4.250	102.317	102.067	102.042
4.375	102.926	102.676	102.651
4.500	103.802	103.552	103.527
4.625	104.650	104.400	104.375
4.750	105.311	105.061	105.036
4.875	105.893	105.643	105.618
4.990	106.237	105.987	105.962
5.000	106.287	106.037	106.012
5.125	107.092	106.842	106.817
5.250	107.697	107.447	107.422

20 Year FHLMC

Rate	30 day	45 day	60 day
3.125	N/A	N/A	N/A
3.250	96.974	96.724	96.474
3.375	97.907	97.657	97.407
3.500	98.808	98.558	98.308
3.625	99.679	99.429	99.179
3.750	100.407	100.157	99.907
3.875	101.040	100.790	100.540
3.990	101.532	101.282	101.032
4.000	101.582	101.332	101.082
4.125	102.379	102.129	101.879
4.250	103.032	102.782	102.532
4.375	103.606	103.356	103.106
4.500	104.397	104.147	103.897
4.625	105.133	104.883	104.633
4.750	105.735	105.485	105.235
4.875	106.279	106.029	105.779
4.990	105.773	105.523	105.273
5.000	105.823	105.573	105.323
5.125	106.523	106.273	106.023
5.250	107.087	106.837	106.587

15 Year FHLMC

Rate	30 day	45 day	60 day
2.125	N/A	N/A	N/A
2.250	95.319	95.069	94.819
2.375	96.009	95.759	95.509
2.500	96.700	96.450	96.200
2.625	97.338	97.088	96.838
2.750	98.140	97.890	97.640
2.875	98.826	98.576	98.326
2.990	99.440	99.190	98.940
3.000	99.490	99.240	98.990
3.125	100.079	99.829	99.579
3.250	100.618	100.368	100.118
3.375	101.302	101.052	100.802
3.500	101.907	101.657	101.407
3.625	102.450	102.200	101.950
3.750	102.969	102.719	102.469
3.875	103.485	103.235	102.985
3.990	103.964	103.714	103.464
4.000	104.014	103.764	103.514
4.125	104.544	104.294	104.044
4.250	105.041	104.791	104.541

Adjustments

Applicable for all mortgages with greater than 15 year terms

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

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

Cash-Out Refinance

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

Feature Adjustments

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

Mortgages with Subordinate Financing

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

Multi Unit

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

Super Conforming Mortgage

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

All Loan Type Adjustments

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

Lender Paid MI Adjustments (cumulative with above adjustments)

LPMI Adjust Term > 20 yr & All Manuf.

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

LPMI Adjust Term ≤ 20 yr

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

Additional LPMI Premium Adjustments

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

* Does not apply in HI

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30 Day Lock Exp.: 8/10/2015
45 Day Lock Exp.: 8/24/2015
60 Day Lock Exp.: 9/8/2015

prices are subject to change without notice

W. Rate Sheet Dated: 7/10/2015 **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	94.849	94.599	94.574
3.375	95.974	95.724	95.699
3.500	97.055	96.805	96.780
3.625	98.100	97.850	97.825
3.750	98.936	98.686	98.661
3.875	99.624	99.374	99.349
3.990	100.619	100.369	100.344
4.000	100.669	100.419	100.394
4.125	101.596	101.346	101.321
4.250	102.317	102.067	102.042
4.375	102.926	102.676	102.651
4.500	103.802	103.552	103.527
4.625	104.650	104.400	104.375
4.750	105.311	105.061	105.036
4.875	105.893	105.643	105.618
4.990	106.237	105.987	105.962
5.000	106.287	106.037	106.012
5.125	107.092	106.842	106.817
5.250	107.697	107.447	107.422

20 Year FHLMC HP & HPA

Rate	30 day	45 day	60 day
3.125	N/A	N/A	N/A
3.250	96.974	96.724	96.474
3.375	97.907	97.657	97.407
3.500	98.808	98.558	98.308
3.625	99.679	99.429	99.179
3.750	100.407	100.157	99.907
3.875	101.040	100.790	100.540
3.990	101.532	101.282	101.032
4.000	101.582	101.332	101.082
4.125	102.379	102.129	101.879
4.250	103.032	102.782	102.532
4.375	103.606	103.356	103.106
4.500	104.397	104.147	103.897
4.625	105.133	104.883	104.633
4.750	105.735	105.485	105.235
4.875	106.279	106.029	105.779
4.990	105.773	105.523	105.273
5.000	105.823	105.573	105.323
5.125	106.523	106.273	106.023
5.250	107.087	106.837	106.587

15 Year FHLMC HP & HPA

Rate	30 day	45 day	60 day
2.125	N/A	N/A	N/A
2.250	95.319	95.069	94.819
2.375	96.009	95.759	95.509
2.500	96.700	96.450	96.200
2.625	97.338	97.088	96.838
2.750	98.140	97.890	97.640
2.875	98.826	98.576	98.326
2.990	99.440	99.190	98.940
3.000	99.490	99.240	98.990
3.125	100.079	99.829	99.579
3.250	100.618	100.368	100.118
3.375	101.302	101.052	100.802
3.500	101.907	101.657	101.407
3.625	102.450	102.200	101.950
3.750	102.969	102.719	102.469
3.875	103.485	103.235	102.985
3.990	103.964	103.714	103.464
4.000	104.014	103.764	103.514
4.125	104.544	104.294	104.044
4.250	105.041	104.791	104.541

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

Feature Adjustments

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

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

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

Super Conforming Mortgage

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

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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30 Day Lock Exp.: 8/10/2015
45 Day Lock Exp.: 8/24/2015
60 Day Lock Exp.: 9/8/2015

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

Non-Conforming 30 year Fixed
Max Price After Adjustments 101.750

Rate	30 day	45 day	60 day
4.125	97.797	97.657	97.516
4.250	98.359	98.219	98.078
4.375	98.921	98.781	98.640
4.500	99.452	99.312	99.171
4.625	99.983	99.843	99.702
4.750	100.483	100.343	100.202
4.875	100.983	100.843	100.702
5.000	101.452	101.312	101.171
5.125	101.702	101.562	101.421
5.250	101.952	101.812	101.671
5.375	102.171	102.031	101.890
5.500	102.390	102.250	102.109

Non-Conforming 15 year Fixed
Max Price After Adjustments 101.250

Rate	30 day	45 day	60 day
3.250	97.829	97.704	97.579
3.375	98.333	98.208	98.083
3.500	98.837	98.712	98.587
3.625	99.272	99.132	98.991
3.750	99.725	99.600	99.475
3.875	100.131	100.006	99.881
4.000	100.506	100.381	100.256
4.125	100.819	100.694	100.569
4.250	101.100	100.975	100.850
4.375	101.288	101.163	101.038
4.500	101.413	101.288	101.163
4.625	101.538	101.413	101.288

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

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

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

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AMERICAN FINANCIAL RESOURCES, INC.
WHOLESALE MORTGAGE DIVISION

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

prices are subject to change without notice

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

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

Alt-Option Ratio Terms & Pricing

Ratio 30 yr Fixed (AORP-30F)

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

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

Ratio 15 yr Fixed (AORP-15F)

Rate	30 day	45 day
6.125	100.196	100.043
6.250	100.441	100.282
6.375	100.686	100.522
6.500	100.931	100.761
6.625	101.175	101.001
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7.625	103.134	102.918
7.750	103.379	103.157
7.875	103.623	103.397

Ratio FICO / LTV Price Adjustments

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

Ratio Price Adjustments

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

Alt-Option Income Terms & Pricing

Income 30 yr Fixed (AOIP-30F)

Rate	30 day	45 day
6.375	99.623	99.459
6.500	99.931	99.761
6.625	100.238	100.063
6.750	100.545	100.365
6.875	100.853	100.668
7.000	101.160	100.970
7.125	101.467	101.272
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

Income 15 yr Fixed (AOIP-15F)

Rate	30 day	45 day
6.125	100.196	100.196
6.250	100.441	100.441
6.375	100.686	100.686
6.500	100.931	100.931
6.625	101.175	101.175
6.750	101.420	101.420
6.875	101.665	101.665
7.000	101.910	101.910
7.125	102.155	102.155
7.250	102.399	102.399
7.375	102.644	102.644
7.500	102.889	102.889
7.625	103.134	103.134
7.750	103.379	103.379
7.875	103.623	103.623

Income FICO / LTV Price Adjustments

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

Income Price Adjustments

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

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