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: 7/13/2015
Release Time: 10:00 AM ET

30 Day Lock Exp.: 8/12/2015
45 Day Lock Exp.: 8/27/2015
60 Day Lock Exp.: 9/11/2015

STANDARD GOVERNMENT PRODUCT

30/25 Year Government – Standard Product

Rate	30 Day	45 Day	60 Day
3.250	98.740	98.490	98.240
3.375	99.040	98.790	98.540
3.500	99.840	99.590	99.340
3.625	99.940	99.690	99.440
3.750	102.031	101.781	101.531
3.875	102.531	102.281	102.031
4.000	103.081	102.831	102.581
4.125	103.181	102.931	102.681
4.250	104.213	103.963	103.713
4.375	104.448	104.198	103.948
4.500	105.013	104.763	104.513
4.625	105.113	104.863	104.613
4.750	105.628	105.378	105.128
4.875	106.028	105.778	105.528
5.000	106.578	106.328	106.078
5.125	106.628	106.378	106.128
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	98.490	98.240	97.990
3.375	98.790	98.540	98.290
3.500	99.590	99.340	99.090
3.625	99.690	99.440	99.190
3.750	101.781	101.531	101.281
3.875	102.281	102.031	101.781
4.000	102.831	102.581	102.331
4.125	102.931	102.681	102.431
4.250	103.963	103.713	103.463
4.375	104.198	103.948	103.698
4.500	104.763	104.513	104.263
4.625	104.863	104.613	104.363
4.750	105.378	105.128	104.878
4.875	105.778	105.528	105.278
5.000	106.328	106.078	105.828
5.125	106.378	106.128	105.878
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	100.160	99.910	99.660
2.875	100.460	100.210	99.960
3.000	100.710	100.460	100.210
3.125	100.860	100.610	100.360
3.250	102.507	102.257	102.007
3.375	102.807	102.557	102.307
3.500	103.057	102.807	102.557
3.625	103.207	102.957	102.707
3.750	104.234	103.984	103.734
3.875	104.534	104.284	104.034
4.000	104.734	104.484	104.234
4.125	104.884	104.634	104.384
4.250	N/A	N/A	N/A
4.375	N/A	N/A	N/A
4.500	N/A	N/A	N/A
4.625	N/A	N/A	N/A
4.750	N/A	N/A	N/A

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

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

Margin = 2.250 | Index = 0.270

Buyer's Bonus

Government Purchase Transactions	0.250

Buyer's Bonus excludes all Specialty Government products.

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

30/25 Year Government – Specialty Product

Rate	30 Day	45 Day	60 Day
3.250	98.240	97.990	97.740
3.375	98.540	98.290	98.040
3.500	99.340	99.090	98.840
3.625	99.440	99.190	98.940
3.750	101.531	101.281	101.031
3.875	102.031	101.781	101.531
4.000	102.581	102.331	102.081
4.125	102.681	102.431	102.181
4.250	103.713	103.463	103.213
4.375	103.948	103.698	103.448
4.500	104.513	104.263	104.013
4.625	104.613	104.363	104.113
4.750	105.128	104.878	104.628
4.875	105.528	105.278	105.028
5.000	106.078	105.828	105.578
5.125	106.128	105.878	105.628
5.250	N/A	N/A	N/A
5.375	N/A	N/A	N/A
5.500	N/A	N/A	N/A

20 Year Government – Specialty Product

Rate	30 Day	45 Day	60 Day
3.250	97.990	97.740	97.490
3.375	98.290	98.040	97.790
3.500	99.090	98.840	98.590
3.625	99.190	98.940	98.690
3.750	101.281	101.031	100.781
3.875	101.781	101.531	101.281
4.000	102.331	102.081	101.831
4.125	102.431	102.181	101.931
4.250	103.463	103.213	102.963
4.375	103.698	103.448	103.198
4.500	104.263	104.013	103.763
4.625	104.363	104.113	103.863
4.750	104.878	104.628	104.378
4.875	105.278	105.028	104.778
5.000	105.828	105.578	105.328
5.125	105.878	105.628	105.378
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	99.710	99.460	99.210
2.875	100.010	99.760	99.510
3.000	100.260	100.010	99.760
3.125	100.410	100.160	99.910
3.250	102.057	101.807	101.557
3.375	102.357	102.107	101.857
3.500	102.607	102.357	102.107
3.625	102.757	102.507	102.257
3.750	103.784	103.534	103.284
3.875	104.084	103.834	103.584
4.000	104.284	104.034	103.784
4.125	104.434	104.184	103.934
4.250	N/A	N/A	N/A
4.375	N/A	N/A	N/A
4.500	N/A	N/A	N/A
4.625	N/A	N/A	N/A
4.750	N/A	N/A	N/A

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	97.165	96.915	96.665
4.000	100.406	100.156	99.906
4.500	102.338	102.088	101.838
5.000	103.903	103.653	103.403

15 Year One Time Close "OTC" – Specialty Product

Rate	30 Day	45 Day	60 Day
3.000	98.626	98.376	98.126
3.500	100.973	100.723	100.473
4.000	102.650	102.400	102.150
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	7/13/2015	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

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: 7/13/2015 **Release Time:** 10:00 AM ET

30 Day Lock Exp.: 8/12/2015
45 Day Lock Exp.: 8/27/2015
60 Day Lock Exp.: 9/11/2015

DURP 30/25 Year

Rate	≤ 105% LTV			> 105% LTV		
	30 Day	45 Day	60 Day	30 Day	45 Day	60 Day
3.375	94.728	94.478	94.228	N/A	N/A	N/A
3.500	95.652	95.402	95.152	93.589	93.339	93.089
3.625	96.651	96.401	96.151	94.862	94.612	94.362
3.750	97.635	97.385	97.135	96.094	95.844	95.594
3.875	98.491	98.241	97.991	97.146	96.896	96.646
3.990	99.283	99.033	98.783	98.133	97.883	97.633
4.000	99.383	99.133	98.883	98.233	97.983	97.733
4.125	100.311	100.061	99.811	99.356	99.106	98.856
4.250	101.170	100.920	100.670	100.373	100.123	99.873
4.375	101.849	101.599	101.349	101.130	100.880	100.630
4.500	102.589	102.339	102.089	101.947	101.697	101.447
4.625	103.388	103.138	102.888	102.825	102.575	102.325
4.750	104.156	103.906	103.656	103.659	103.409	103.159
4.875	104.774	104.524	104.274	104.315	104.065	103.815
4.990	105.291	105.041	104.791	104.871	104.621	104.371
5.000	105.391	105.141	104.891	104.971	104.721	104.471
5.125	106.008	105.758	105.508	105.628	105.378	105.128
5.250	106.625	106.375	106.125	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	95.091	94.841	94.591	94.314	94.064	93.814
3.500	96.076	95.826	95.576	95.254	95.004	94.754
3.625	97.060	96.810	96.560	96.268	96.018	95.768
3.750	97.959	97.709	97.459	97.253	97.003	96.753
3.875	98.678	98.428	98.178	98.078	97.828	97.578
3.990	99.297	99.047	98.797	98.838	98.588	98.338
4.000	99.397	99.147	98.897	98.938	98.688	98.438
4.125	100.116	99.866	99.616	99.835	99.585	99.335
4.250	100.819	100.569	100.319	100.673	100.423	100.173
4.375	101.491	101.241	100.991	101.352	101.102	100.852
4.500	102.163	101.913	101.663	102.091	101.841	101.591
4.625	102.835	102.585	102.335	102.890	102.640	102.390
4.750	103.422	103.172	102.922	103.614	103.364	103.114
4.875	103.828	103.578	103.328	104.091	103.841	103.591
4.990	104.134	103.884	103.634	104.467	104.217	103.967
5.000	104.234	103.984	103.734	104.567	104.317	104.067
5.125	104.641	104.391	104.141	105.044	104.794	104.544
5.250	105.047	104.797	104.547	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	92.669	92.419	92.169	N/A	N/A	N/A
2.375	94.060	93.810	93.560	N/A	N/A	N/A
2.500	95.450	95.200	94.950	N/A	N/A	N/A
2.625	96.470	96.220	95.970	93.073	92.823	92.573
2.750	97.163	96.913	96.663	94.078	93.828	93.578
2.875	97.883	97.633	97.383	95.110	94.860	94.610
2.990	98.530	98.280	98.030	96.070	95.820	95.570
3.000	98.630	98.380	98.130	96.170	95.920	95.670
3.125	99.303	99.053	98.803	97.091	96.841	96.591
3.250	99.908	99.658	99.408	97.883	97.633	97.383
3.375	100.538	100.288	100.038	98.701	98.451	98.201
3.500	101.194	100.944	100.694	99.544	99.294	99.044
3.625	101.731	101.481	101.231	100.219	99.969	99.719
3.750	102.178	101.928	101.678	100.761	100.511	100.261
3.875	102.686	102.436	102.186	101.362	101.112	100.862
3.990	103.153	102.903	102.653	101.923	101.673	101.423
4.000	103.253	103.003	102.753	102.023	101.773	101.523
4.125	103.850	103.600	103.350	102.713	102.463	102.213

DURP 10 Year

Rate	≤ 105% LTV			> 105% LTV		
	30 Day	45 Day	60 Day	30 Day	45 Day	60 Day
2.250	92.221	91.971	91.721	N/A	N/A	N/A
2.375	93.612	93.362	93.112	N/A	N/A	N/A
2.500	95.003	94.753	94.503	N/A	N/A	N/A
2.625	96.085	95.835	95.585	92.873	92.623	92.373
2.750	96.882	96.632	96.382	93.878	93.628	93.378
2.875	97.680	97.430	97.180	94.910	94.660	94.410
2.990	98.378	98.128	97.878	95.870	95.620	95.370
3.000	98.478	98.228	97.978	95.970	95.720	95.470
3.125	99.094	98.844	98.594	96.891	96.641	96.391
3.250	99.544	99.294	99.044	97.683	97.433	97.183
3.375	99.994	99.744	99.494	98.501	98.251	98.001
3.500	100.444	100.194	99.944	99.344	99.094	98.844
3.625	100.875	100.625	100.375	100.019	99.769	99.519
3.750	101.287	101.037	100.787	100.561	100.311	100.061
3.875	101.700	101.450	101.200	101.162	100.912	100.662
3.990	102.013	101.763	101.513	101.723	101.473	101.223
4.000	102.113	101.863	101.613	101.823	101.573	101.323
4.125	102.525	102.275	102.025	102.513	102.263	102.013

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

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

W. Rate Sheet Dated: 7/13/2015

[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
Release Time: 10:00 AM ET

30 Day Lock Exp.: 8/12/2015
45 Day Lock Exp.: 8/27/2015
60 Day Lock Exp.: 9/11/2015

30/25 Year FNMA

Rate	30 day	45 day	60 day
3.125	N/A	N/A	N/A
3.250	95.029	94.779	94.754
3.375	95.878	95.628	95.603
3.500	96.802	96.552	96.527
3.625	97.801	97.551	97.526
3.750	98.785	98.535	98.510
3.875	99.641	99.391	99.366
3.990	100.483	100.233	100.208
4.000	100.533	100.283	100.258
4.125	101.461	101.211	101.186
4.250	102.320	102.070	102.045
4.375	102.999	102.749	102.724
4.500	103.739	103.489	103.464
4.625	104.538	104.288	104.263
4.750	105.306	105.056	105.031
4.875	105.924	105.674	105.649
4.990	106.491	106.241	106.216
5.000	106.541	106.291	106.266
5.125	107.158	106.908	106.883
5.250	107.775	107.525	107.500

20 Year FNMA

Rate	30 day	45 day	60 day
3.125	94.702	94.452	94.202
3.250	96.117	95.867	95.617
3.375	97.101	96.851	96.601
3.500	98.086	97.836	97.586
3.625	99.070	98.820	98.570
3.750	99.969	99.719	99.469
3.875	100.688	100.438	100.188
3.990	101.357	101.107	100.857
4.000	101.407	101.157	100.907
4.125	102.126	101.876	101.626
4.250	102.829	102.579	102.329
4.375	103.501	103.251	103.001
4.500	104.173	103.923	103.673
4.625	104.845	104.595	104.345
4.750	105.432	105.182	104.932
4.875	105.838	105.588	105.338
4.990	106.194	105.944	105.694
5.000	106.244	105.994	105.744
5.125	106.651	106.401	106.151
5.250	107.057	106.807	106.557

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	93.419	93.169	92.919
2.375	94.810	94.560	94.310
2.500	96.200	95.950	95.700
2.625	97.220	96.970	96.720
2.750	97.913	97.663	97.413
2.875	98.633	98.383	98.133
2.990	99.330	99.080	98.830
3.000	99.380	99.130	98.880
3.125	100.053	99.803	99.553
3.250	100.658	100.408	100.158
3.375	101.288	101.038	100.788
3.500	101.944	101.694	101.444
3.625	102.481	102.231	101.981
3.750	102.928	102.678	102.428
3.875	103.436	103.186	102.936
3.990	103.953	103.703	103.453
4.000	104.003	103.753	103.503
4.125	104.600	104.350	104.100

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	94.231	93.981	93.731
2.375	95.622	95.372	95.122
2.500	97.013	96.763	96.513
2.625	98.095	97.845	97.595
2.750	98.892	98.642	98.392
2.875	99.690	99.440	99.190
2.990	100.438	100.188	99.938
3.000	100.488	100.238	99.988
3.125	101.104	100.854	100.604
3.250	101.554	101.304	101.054
3.375	102.004	101.754	101.504
3.500	102.454	102.204	101.954
3.625	102.885	102.635	102.385
3.750	103.297	103.047	102.797
3.875	103.710	103.460	103.210
3.990	104.073	103.823	103.573
4.000	104.123	103.873	103.623
4.125	104.535	104.285	104.035

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	94.208	93.958	93.708
3.500	95.382	95.132	94.882
3.625	96.631	96.381	96.131
3.750	97.775	97.525	97.275
3.875	98.600	98.350	98.100
3.990	99.411	99.161	98.911
4.000	99.461	99.211	98.961
4.125	100.358	100.108	99.858
4.250	101.090	100.840	100.590
4.375	101.441	101.191	100.941
4.500	101.852	101.602	101.352
4.625	102.323	102.073	101.823
4.750	102.864	102.614	102.364
4.875	103.466	103.216	102.966
4.990	104.017	103.767	103.517
5.000	104.067	103.817	103.567
5.125	104.669	104.419	104.169
5.250	105.270	105.020	104.770

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	94.985	94.735	94.485
2.625	96.177	95.927	95.677
2.750	97.025	96.775	96.525
2.875	97.902	97.652	97.402
2.990	98.755	98.505	98.255
3.000	98.805	98.555	98.305
3.125	99.553	99.303	99.053
3.250	100.158	99.908	99.658
3.375	100.788	100.538	100.288
3.500	101.444	101.194	100.944
3.625	101.867	101.617	101.367
3.750	102.096	101.846	101.596
3.875	102.385	102.135	101.885
3.990	102.683	102.433	102.183
4.000	102.733	102.483	102.233
4.125	103.111	102.861	102.611

Adjustments

Applicable for all mortgages with greater than 15 year terms

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

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

All Loan Type Adjustments

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

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

Cash-Out Refinance

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

Mortgages with Subordinate Financing *

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

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

Lender Paid MI Adjustments (cumulative with above adjustments)

LPMI Adjust Term > 20 yr & All Manuf.

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

LPMI Adjust Term ≤ 20 yr

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

Additional LPMI Premium Adjustments

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

*** Does not apply in HI**

Lock Desk Policy

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

Flood Certification = $10.00 FHA ID# - 1358600006

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

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

AMERICAN FINANCIAL RESOURCES, INC.
WHOLESALE MORTGAGE DIVISION

AFR Wholesale's Website | AFR Rate Sheet Archive

Lock Desk e-mail: LockDesk@afrwholesale.com

Lock Desk Phone: 1-877-588-2706

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

prices are subject to change without notice

30 Day Lock Exp.: 8/12/2015
45 Day Lock Exp.: 8/27/2015
60 Day Lock Exp.: 9/11/2015

W. Rate Sheet Dated: 7/13/2015 **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	93.779	93.529	93.279
3.500	94.628	94.378	94.128
3.625	95.552	95.302	95.052
3.750	96.551	96.301	96.051
3.875	97.535	97.285	97.035
4.000	98.391	98.141	97.891
4.125	99.283	99.033	98.783
4.250	100.211	99.961	99.711
4.375	101.070	100.820	100.570
4.500	101.749	101.499	101.249
4.625	102.489	102.239	101.989
4.750	103.288	103.038	102.788
4.875	104.056	103.806	103.556
5.000	104.674	104.424	104.174
5.125	105.291	105.041	104.791
5.250	105.908	105.658	105.408
5.375	106.525	106.275	106.025

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	94.034	93.784	93.534
3.750	95.277	95.027	94.777
3.875	96.460	96.210	95.960
4.000	97.282	97.032	96.782
4.125	98.140	97.890	97.640
4.250	99.034	98.784	98.534
4.375	99.814	99.564	99.314
4.500	100.160	99.910	99.660
4.625	100.566	100.316	100.066
4.750	101.032	100.782	100.532
4.875	101.566	101.316	101.066
5.000	102.167	101.917	101.667
5.125	102.769	102.519	102.269
5.250	103.370	103.120	102.870
5.375	103.972	103.722	103.472

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

Lock Desk Policy

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

Flood Certification = $10.00 | FHA ID# - 1358600006

Full Lock Desk Policy Can Be Found Here | AFR Guidelines

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

AMERICAN FINANCIAL RESOURCES, INC.
WHOLESALE MORTGAGE DIVISION

[AFR Wholesale's Website]	[AFR Rate Sheet Archive]	
Lock Desk e-mail:	LockDesk@afrwholesale.com	
Lock Desk Phone:	1-877-588-2706	
Lock Desk Hours:	10:00 am ET - 7:00 pm ET	30 Day Lock Exp.: 8/12/2015
prices are subject to change without notice		45 Day Lock Exp.: 8/27/2015
Release Time: 10:00 AM ET		60 Day Lock Exp.: 9/11/2015

W. Rate Sheet Dated: 7/13/2015

30/25 Year Open Access ≤ 105.00 LTV

Rate	30 day	45 day	60 day
3.250	93.593	93.343	93.093
3.375	94.735	94.485	94.235
3.500	95.829	95.579	95.329
3.625	96.890	96.640	96.390
3.750	97.734	97.484	97.234
3.875	98.428	98.178	97.928
4.000	99.470	99.220	98.970
4.125	100.404	100.154	99.904
4.250	101.123	100.873	100.623
4.375	101.716	101.466	101.216
4.500	102.607	102.357	102.107
4.625	103.436	103.186	102.936
4.750	104.071	103.821	103.571
4.875	104.599	104.349	104.099
5.000	105.143	104.893	104.643
5.125	105.910	105.660	105.410
5.250	106.492	106.242	105.992

30/25 Year Open Access > 105.00 LTV

Rate	30 day	45 day	60 day
3.250	93.593	93.343	93.093
3.375	94.673	94.423	94.173
3.500	95.767	95.517	95.267
3.625	96.828	96.578	96.328
3.750	97.672	97.422	97.172
3.875	98.366	98.116	97.866
4.000	99.533	99.283	99.033
4.125	100.467	100.217	99.967
4.250	101.186	100.936	100.686
4.375	101.779	101.529	101.279
4.500	103.295	103.045	102.795
4.625	104.124	103.874	103.624
4.750	104.759	104.509	104.259
4.875	105.287	105.037	104.787
5.000	106.893	106.643	106.393
5.125	107.660	107.410	107.160
5.250	108.242	107.992	107.742

20 Year Open Access ≤ 105.00 LTV

Rate	30 day	45 day	60 day
3.250	95.669	95.419	95.169
3.375	96.610	96.360	96.110
3.500	97.520	97.270	97.020
3.625	98.401	98.151	97.901
3.750	99.137	98.887	98.637
3.875	99.777	99.527	99.277
4.000	100.297	100.047	99.797
4.125	101.102	100.852	100.602
4.250	101.756	101.506	101.256
4.375	102.326	102.076	101.826
4.500	103.098	102.848	102.598
4.625	103.828	103.578	103.328
4.750	104.422	104.172	103.922
4.875	104.938	104.688	104.438
5.000	104.558	104.308	104.058
5.125	105.238	104.988	104.738
5.250	105.783	105.533	105.283

20 Year Open Access > 105.00 LTV

Rate	30 day	45 day	60 day
3.250	95.669	95.419	95.169
3.375	96.298	96.048	95.798
3.500	97.208	96.958	96.708
3.625	98.089	97.839	97.589
3.750	98.825	98.575	98.325
3.875	99.465	99.215	98.965
4.000	99.860	99.610	99.360
4.125	100.665	100.415	100.165
4.250	101.319	101.069	100.819
4.375	101.889	101.639	101.389
4.500	102.973	102.723	102.473
4.625	103.703	103.453	103.203
4.750	104.297	104.047	103.797
4.875	104.813	104.563	104.313
5.000	104.996	104.746	104.496
5.125	105.676	105.426	105.176
5.250	106.221	105.971	105.721

15 Year Open Access ≤ 105.00 LTV

Rate	30 day	45 day	60 day
2.250	94.622	94.372	94.122
2.375	95.315	95.065	94.815
2.500	96.008	95.758	95.508
2.625	96.648	96.398	96.148
2.750	97.446	97.196	96.946
2.875	98.133	97.883	97.633
3.000	98.798	98.548	98.298
3.125	99.390	99.140	98.890
3.250	99.932	99.682	99.432
3.375	100.624	100.374	100.124
3.500	101.231	100.981	100.731
3.625	101.775	101.525	101.275
3.750	102.290	102.040	101.790
3.875	102.801	102.551	102.301
4.000	103.277	103.027	102.777
4.125	103.804	103.554	103.304
4.250	104.298	104.048	103.798

15 Year Open Access > 105.00 LTV

Rate	30 day	45 day	60 day
2.250	94.622	94.372	94.122
2.375	93.190	92.940	92.690
2.500	93.883	93.633	93.383
2.625	94.523	94.273	94.023
2.750	95.321	95.071	94.821
2.875	97.508	97.258	97.008
3.000	98.173	97.923	97.673
3.125	98.765	98.515	98.265
3.250	99.307	99.057	98.807
3.375	100.062	99.812	99.562
3.500	100.669	100.419	100.169
3.625	101.213	100.963	100.713
3.750	101.728	101.478	101.228
3.875	102.676	102.426	102.176
4.000	103.152	102.902	102.652
4.125	103.679	103.429	103.179
4.250	104.173	103.923	103.673

Applicable for all mortgages with greater than 15 year terms

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

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

Open Access Mortgage with Subordinate Financing

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

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

Open Access Adjusters

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

Relief Refinance Mortgage Delivery Fee Cap

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

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

Lock Desk Policy

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

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

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.: 8/12/2015
45 Day Lock Exp.: 8/27/2015
60 Day Lock Exp.: 9/11/2015

prices are subject to change without notice

W. Rate Sheet Dated: 7/13/2015 **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	94.753	94.503	94.478
3.375	95.895	95.645	95.620
3.500	96.989	96.739	96.714
3.625	98.050	97.800	97.775
3.750	98.894	98.644	98.619
3.875	99.588	99.338	99.313
3.990	100.580	100.330	100.305
4.000	100.630	100.380	100.355
4.125	101.564	101.314	101.289
4.250	102.283	102.033	102.008
4.375	102.876	102.626	102.601
4.500	103.767	103.517	103.492
4.625	104.596	104.346	104.321
4.750	105.231	104.981	104.956
4.875	105.759	105.509	105.484
4.990	106.253	106.003	105.978
5.000	106.303	106.053	106.028
5.125	107.070	106.820	106.795
5.250	107.652	107.402	107.377

20 Year FHLMC

Rate	30 day	45 day	60 day
3.125	N/A	N/A	N/A
3.250	96.929	96.679	96.429
3.375	97.870	97.620	97.370
3.500	98.780	98.530	98.280
3.625	99.661	99.411	99.161
3.750	100.397	100.147	99.897
3.875	101.037	100.787	100.537
3.990	101.507	101.257	101.007
4.000	101.557	101.307	101.057
4.125	102.362	102.112	101.862
4.250	103.016	102.766	102.516
4.375	103.586	103.336	103.086
4.500	104.358	104.108	103.858
4.625	105.088	104.838	104.588
4.750	105.682	105.432	105.182
4.875	106.198	105.948	105.698
4.990	105.768	105.518	105.268
5.000	105.818	105.568	105.318
5.125	106.498	106.248	105.998
5.250	107.043	106.793	106.543

15 Year FHLMC

Rate	30 day	45 day	60 day
2.125	N/A	N/A	N/A
2.250	95.282	95.032	94.782
2.375	95.975	95.725	95.475
2.500	96.668	96.418	96.168
2.625	97.308	97.058	96.808
2.750	98.106	97.856	97.606
2.875	98.793	98.543	98.293
2.990	99.408	99.158	98.908
3.000	99.458	99.208	98.958
3.125	100.050	99.800	99.550
3.250	100.592	100.342	100.092
3.375	101.284	101.034	100.784
3.500	101.891	101.641	101.391
3.625	102.435	102.185	101.935
3.750	102.950	102.700	102.450
3.875	103.461	103.211	102.961
3.990	103.887	103.637	103.387
4.000	103.937	103.687	103.437
4.125	104.464	104.214	103.964
4.250	104.958	104.708	104.458

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

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: 7/13/2015 — **Release Time:** 10:00 AM ET

30 Day Lock Exp.: 8/12/2015
45 Day Lock Exp.: 8/27/2015
60 Day Lock Exp.: 9/11/2015

30/25 Year FHLMC HP & HPA			
Rate	**30 day**	**45 day**	**60 day**
3.125	N/A	N/A	N/A
3.250	94.753	94.503	94.478
3.375	95.895	95.645	95.620
3.500	96.989	96.739	96.714
3.625	98.050	97.800	97.775
3.750	98.894	98.644	98.619
3.875	99.588	99.338	99.313
3.990	100.580	100.330	100.305
4.000	100.630	100.380	100.355
4.125	101.564	101.314	101.289
4.250	102.283	102.033	102.008
4.375	102.876	102.626	102.601
4.500	103.767	103.517	103.492
4.625	104.596	104.346	104.321
4.750	105.231	104.981	104.956
4.875	105.759	105.509	105.484
4.990	106.253	106.003	105.978
5.000	106.303	106.053	106.028
5.125	107.070	106.820	106.795
5.250	107.652	107.402	107.377

20 Year FHLMC HP & HPA			
Rate	**30 day**	**45 day**	**60 day**
3.125	N/A	N/A	N/A
3.250	96.929	96.679	96.429
3.375	97.870	97.620	97.370
3.500	98.780	98.530	98.280
3.625	99.661	99.411	99.161
3.750	100.397	100.147	99.897
3.875	101.037	100.787	100.537
3.990	101.507	101.257	101.007
4.000	101.557	101.307	101.057
4.125	102.362	102.112	101.862
4.250	103.016	102.766	102.516
4.375	103.586	103.336	103.086
4.500	104.358	104.108	103.858
4.625	105.088	104.838	104.588
4.750	105.682	105.432	105.182
4.875	106.198	105.948	105.698
4.990	105.768	105.518	105.268
5.000	105.818	105.568	105.318
5.125	106.498	106.248	105.998
5.250	107.043	106.793	106.543

15 Year FHLMC HP & HPA			
Rate	**30 day**	**45 day**	**60 day**
2.125	N/A	N/A	N/A
2.250	95.282	95.032	94.782
2.375	95.975	95.725	95.475
2.500	96.668	96.418	96.168
2.625	97.308	97.058	96.808
2.750	98.106	97.856	97.606
2.875	98.793	98.543	98.293
2.990	99.408	99.158	98.908
3.000	99.458	99.208	98.958
3.125	100.050	99.800	99.550
3.250	100.592	100.342	100.092
3.375	101.284	101.034	100.784
3.500	101.891	101.641	101.391
3.625	102.435	102.185	101.935
3.750	102.950	102.700	102.450
3.875	103.461	103.211	102.961
3.990	103.887	103.637	103.387
4.000	103.937	103.687	103.437
4.125	104.464	104.214	103.964
4.250	104.958	104.708	104.458

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			
		Non Interest-Only LLPA	
LTV Range	**CLTV Range**	**Credit Score < 720**	**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				
		Credit Score		
		All Eligible		
Product	**Loan Purpose**	**< 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			
	FICO		
Product Feature	**≥ 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**

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: 7/13/2015 **Release Time: 10:00 AM ET**

30 Day Lock Exp.: 8/12/2015
45 Day Lock Exp.: 8/27/2015
60 Day Lock Exp.: 9/11/2015

Non-Conforming 30 year Fixed
Max Price After Adjustments 101.750

Rate	30 day	45 day	60 day
4.125	97.599	97.459	97.318
4.250	98.161	98.021	97.880
4.375	98.723	98.583	98.442
4.500	99.254	99.114	98.973
4.625	99.785	99.645	99.504
4.750	100.285	100.145	100.004
4.875	100.785	100.645	100.504
5.000	101.254	101.114	100.973
5.125	101.504	101.364	101.223
5.250	101.754	101.614	101.473
5.375	101.973	101.833	101.692
5.500	102.192	102.052	101.911

Non-Conforming 15 year Fixed
Max Price After Adjustments 101.250

Rate	30 day	45 day	60 day
3.375	98.152	98.027	97.902
3.500	98.640	98.515	98.390
3.625	99.074	98.934	98.793
3.750	99.527	99.402	99.277
3.875	99.933	99.808	99.683
4.000	100.308	100.183	100.058
4.125	100.621	100.496	100.371
4.250	100.902	100.777	100.652
4.375	101.090	100.965	100.840
4.500	101.215	101.090	100.965
4.625	101.340	101.215	101.090
4.750	101.403	101.278	101.153

Risk Based Price Adjustments - AFR Jumbo Fixed

LTV/CLTV → FICO ↓	≤ 60.00%	60.01 - 65.00%	65.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%
≥ 780	0.600	0.500	0.450	0.000	-0.250
760 - 779	0.600	0.500	0.300	-0.150	-0.375
740 - 759	0.600	0.500	0.100	-0.300	-0.500
720 - 739	0.500	0.450	0.000	-0.450	-0.850
700 - 719	0.400	0.300	-0.200	-0.750	-1.250*
680 - 699	0.300*	0.200*	-0.500*	-1.000*	-1.500*
Loan Balance					
≤ $500,000	0.000	0.000	0.000	0.000	0.000
$500,001 - $1,000,000	0.000	0.000	0.000	0.000	0.000
$1,000,001 - $1,500,000	0.000	0.000	-0.125	-0.250	-0.375*
$1,500,001 - $2,000,000	0.000	0.000	-0.250	-0.375*	-0.500*
$2,000,001 - $2,500,000	-0.125*	-0.250*	-0.375*	N/A	N/A
$2,500,001 - $3,000,000	-0.125*	-0.250*	N/A	N/A	N/A
Occupancy					
Second Home	-0.150	-0.200	-0.300	-0.450	N/A
Property Types					
Condos	0.000	0.000	-0.125	-0.125	-0.125
State Adjustments					
AZ	0.000	0.000	0.000	-0.250	-0.250
FL	0.000	0.000	0.000	-0.250	-0.250
MI	0.000	0.000	0.000	-0.375	-0.375
NV	0.000	0.000	0.000	-0.375	-0.375
Other Adjustments					
Cash-Out	-0.250	-0.300	-0.500	-1.500	N/A
DTI > 40	0.000	0.000	0.000	-0.125	-0.125
No Escrow	-0.100	-0.100	-0.100	-0.100	-0.100
Purchase	0.250	0.250	0.250	0.375	0.375
Extension Options	-0.018 per calendar day				

* Please see High Reserve Guidelines

Lock Desk Policy

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.

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: 7/13/2015 **Release Time:** 10:00 AM ET

30 Day Lock Exp.: 8/12/2015

45 Day Lock Exp.: 8/27/2015

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

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: 7/13/2015 **Release Time:** 10:00 AM ET

30 Day Lock Exp.: 8/12/2015
45 Day Lock Exp.: 8/27/2015

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
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

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	

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.