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.: 8/14/2015
45 Day Lock Exp.: 8/31/2015
60 Day Lock Exp.: 9/14/2015

prices are subject to change without notice

W. Rate Sheet Dated: 7/15/2015

Release Time: 10:00 AM ET

STANDARD GOVERNMENT PRODUCT

30/25 Year Government Standard Product

Rate	30 Day	45 Day	60 Day
3.250	99.256	99.006	98.756
3.375	99.556	99.306	99.056
3.500	100.356	100.106	99.856
3.625	100.456	100.206	99.956
3.750	102.406	102.156	101.906
3.875	102.906	102.656	102.406
4.000	103.456	103.206	102.956
4.125	103.556	103.306	103.056
4.250	104.603	104.353	104.103
4.375	104.838	104.588	104.338
4.500	105.403	105.153	104.903
4.625	105.503	105.253	105.003
4.750	106.034	105.784	105.534
4.875	106.434	106.184	105.934
5.000	106.984	106.734	106.484
5.125	107.034	106.784	106.534
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	99.006	98.756	98.506
3.375	99.306	99.056	98.806
3.500	100.106	99.856	99.606
3.625	100.206	99.956	99.706
3.750	102.156	101.906	101.656
3.875	102.656	102.406	102.156
4.000	103.206	102.956	102.706
4.125	103.306	103.056	102.806
4.250	104.353	104.103	103.853
4.375	104.588	104.338	104.088
4.500	105.153	104.903	104.653
4.625	105.253	105.003	104.753
4.750	105.784	105.534	105.284
4.875	106.184	105.934	105.684
5.000	106.734	106.484	106.234
5.125	106.784	106.534	106.284
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	100.211	99.961	99.711
2.875	100.511	100.261	100.011
3.000	100.761	100.511	100.261
3.125	100.911	100.661	100.411
3.250	102.504	102.254	102.004
3.375	102.804	102.554	102.304
3.500	103.054	102.804	102.554
3.625	103.204	102.954	102.704
3.750	104.082	103.832	103.582
3.875	104.382	104.132	103.882
4.000	104.582	104.332	104.082
4.125	104.732	104.482	104.232
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 = 0.260	

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	98.756	98.506	98.256
3.375	99.056	98.806	98.556
3.500	99.856	99.606	99.356
3.625	99.956	99.706	99.456
3.750	101.906	101.656	101.406
3.875	102.406	102.156	101.906
4.000	102.956	102.706	102.456
4.125	103.056	102.806	102.556
4.250	104.103	103.853	103.603
4.375	104.338	104.088	103.838
4.500	104.903	104.653	104.403
4.625	105.003	104.753	104.503
4.750	105.534	105.284	105.034
4.875	105.934	105.684	105.434
5.000	106.484	106.234	105.984
5.125	106.534	106.284	106.034
5.250	N/A	N/A	N/A
5.375	N/A	N/A	N/A
5.500	N/A	N/A	N/A

20 Year Government Specialty Product

Rate	30 Day	45 Day	60 Day
3.250	98.506	98.256	98.006
3.375	98.806	98.556	98.306
3.500	99.606	99.356	99.106
3.625	99.706	99.456	99.206
3.750	101.656	101.406	101.156
3.875	102.156	101.906	101.656
4.000	102.706	102.456	102.206
4.125	102.806	102.556	102.306
4.250	103.853	103.603	103.353
4.375	104.088	103.838	103.588
4.500	104.653	104.403	104.153
4.625	104.753	104.503	104.253
4.750	105.284	105.034	104.784
4.875	105.684	105.434	105.184
5.000	106.234	105.984	105.734
5.125	106.284	106.034	105.784
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	99.761	99.511	99.261
2.875	100.061	99.811	99.561
3.000	100.311	100.061	99.811
3.125	100.461	100.211	99.961
3.250	102.054	101.804	101.554
3.375	102.354	102.104	101.854
3.500	102.604	102.354	102.104
3.625	102.754	102.504	102.254
3.750	103.632	103.382	103.132
3.875	103.932	103.682	103.432
4.000	104.132	103.882	103.632
4.125	104.282	104.032	103.782
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 = 0.260	

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	97.681	97.431	97.181
4.000	100.781	100.531	100.281
4.500	102.728	102.478	102.228
5.000	104.309	104.059	103.809

15 Year One Time Close "OTC" Specialty Product

Rate	30 Day	45 Day	60 Day
3.000	98.677	98.427	98.177
3.500	100.970	100.720	100.470
4.000	102.498	102.248	101.998
4.500	N/A	N/A	N/A
5.000	N/A	N/A	N/A

Specialty Adj.

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

GOVERNMENT ADJUSTMENTS - Applies to Standard and Specialty Government Programs

Adjusters	All Terms	Adjusters	All Terms
FICO 640 - 659	-0.500	NY	-0.250
FICO 620 - 639	-0.750	AZ, CA, FL, LA, MA, NJ, NV, UT	-0.150
FICO 600 - 619	-1.500	Non Owner Occupancy	-2.000

Base Loan Amount Adjuster

$0 - $74,999	-2.000
$75,000 - $124,999	-0.750
$125,000 - $199,999	-0.375
High Balance	-1.500
VA Jumbo	-1.500
Extension Options:	-0.018 per calendar day

Max USDA - GRH Rate Today	7/15/2015	4.750%

American Financial Resources, Inc. - Announcements

The OTC program is not available for TF clients.

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

Lock Desk Policy

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

Flood Certification = $10.00 | FHA ID# - 1358600006

Full Lock Desk Policy Can Be Found Here | AFR Guidelines

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60 Day Lock Exp.: 9/14/2015

DURP 30/25 Year

Rate	≤ 105% LTV 30 Day	≤ 105% LTV 45 Day	≤ 105% LTV 60 Day	> 105% LTV 30 Day	> 105% LTV 45 Day	> 105% LTV 60 Day
3.250	94.206	93.956	93.706	N/A	N/A	N/A
3.375	95.054	94.804	94.554	N/A	N/A	N/A
3.500	95.978	95.728	95.478	93.915	93.665	93.415
3.625	96.977	96.727	96.477	95.187	94.937	94.687
3.750	97.958	97.708	97.458	96.417	96.167	95.917
3.875	98.807	98.557	98.307	97.461	97.211	96.961
3.990	99.591	99.341	99.091	98.440	98.190	97.940
4.000	99.691	99.441	99.191	98.540	98.290	98.040
4.125	100.611	100.361	100.111	99.656	99.406	99.156
4.250	101.460	101.210	100.960	100.662	100.412	100.162
4.375	102.125	101.875	101.625	101.405	101.155	100.905
4.500	102.849	102.599	102.349	102.207	101.957	101.707
4.625	103.631	103.381	103.131	103.068	102.818	102.568
4.750	104.381	104.131	103.881	103.884	103.634	103.384
4.875	104.975	104.725	104.475	104.517	104.267	104.017
4.990	105.470	105.220	104.970	105.050	104.800	104.550
5.000	105.570	105.320	105.070	105.150	104.900	104.650
5.125	106.164	105.914	105.664	105.784	105.534	105.284

DURP 20 Year

Rate	≤ 105% LTV 30 Day	≤ 105% LTV 45 Day	≤ 105% LTV 60 Day	> 105% LTV 30 Day	> 105% LTV 45 Day	> 105% LTV 60 Day
3.375	95.376	95.126	94.876	94.640	94.390	94.140
3.500	96.376	96.126	95.876	95.579	95.329	95.079
3.625	97.376	97.126	96.876	96.593	96.343	96.093
3.750	98.275	98.025	97.775	97.576	97.326	97.076
3.875	98.963	98.713	98.463	98.393	98.143	97.893
3.990	99.550	99.300	99.050	99.146	98.896	98.646
4.000	99.650	99.400	99.150	99.246	98.996	98.746
4.125	100.338	100.088	99.838	100.135	99.885	99.635
4.250	101.018	100.768	100.518	100.962	100.712	100.462
4.375	101.682	101.432	101.182	101.627	101.377	101.127
4.500	102.346	102.096	101.846	102.351	102.101	101.851
4.625	103.010	102.760	102.510	103.134	102.884	102.634
4.750	103.590	103.340	103.090	103.839	103.589	103.339
4.875	103.989	103.739	103.489	104.292	104.042	103.792
4.990	104.288	104.038	103.788	104.646	104.396	104.146
5.000	104.388	104.138	103.888	104.746	104.496	104.246
5.125	104.787	104.537	104.287	105.200	104.950	104.700
5.250	105.186	104.936	104.686	N/A	N/A	N/A

DURP 15 Year

Rate	≤ 105% LTV 30 Day	≤ 105% LTV 45 Day	≤ 105% LTV 60 Day	> 105% LTV 30 Day	> 105% LTV 45 Day	> 105% LTV 60 Day
2.250	92.996	92.746	92.496	N/A	N/A	N/A
2.375	94.387	94.137	93.887	N/A	N/A	N/A
2.500	95.778	95.528	95.278	N/A	N/A	N/A
2.625	96.785	96.535	96.285	93.388	93.138	92.888
2.750	97.453	97.203	96.953	94.368	94.118	93.868
2.875	98.149	97.899	97.649	95.376	95.126	94.876
2.990	98.773	98.523	98.273	96.313	96.063	95.813
3.000	98.873	98.623	98.373	96.413	96.163	95.913
3.125	99.524	99.274	99.024	97.312	97.062	96.812
3.250	100.110	99.860	99.610	98.085	97.835	97.585
3.375	100.720	100.470	100.220	98.882	98.632	98.382
3.500	101.354	101.104	100.854	99.704	99.454	99.204
3.625	101.860	101.610	101.360	100.349	100.099	99.849
3.750	102.267	102.017	101.767	100.850	100.600	100.350
3.875	102.729	102.479	102.229	101.405	101.155	100.905
3.990	103.147	102.897	102.647	101.917	101.667	101.417
4.000	103.247	102.997	102.747	102.017	101.767	101.517
4.125	103.791	103.541	103.291	102.654	102.404	102.154

DURP 10 Year

Rate	≤ 105% LTV 30 Day	≤ 105% LTV 45 Day	≤ 105% LTV 60 Day	> 105% LTV 30 Day	> 105% LTV 45 Day	> 105% LTV 60 Day
2.250	92.547	92.297	92.047	N/A	N/A	N/A
2.375	93.938	93.688	93.438	N/A	N/A	N/A
2.500	95.328	95.078	94.828	N/A	N/A	N/A
2.625	96.402	96.152	95.902	93.188	92.938	92.688
2.750	97.183	96.933	96.683	94.168	93.918	93.668
2.875	97.964	97.714	97.464	95.176	94.926	94.676
2.990	98.646	98.396	98.146	96.113	95.863	95.613
3.000	98.746	98.496	98.246	96.213	95.963	95.713
3.125	99.344	99.094	98.844	97.112	96.862	96.612
3.250	99.774	99.524	99.274	97.885	97.635	97.385
3.375	100.204	99.954	99.704	98.682	98.432	98.182
3.500	100.633	100.383	100.133	99.504	99.254	99.004
3.625	101.026	100.776	100.526	100.149	99.899	99.649
3.750	101.386	101.136	100.886	100.650	100.400	100.150
3.875	101.745	101.495	101.245	101.205	100.955	100.705
3.990	102.004	101.754	101.504	101.717	101.467	101.217
4.000	102.104	101.854	101.604	101.817	101.567	101.317
4.125	102.464	102.214	101.964	102.454	102.204	101.954

Applicable for all mortgage with greater than 15 year terms

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

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

DU Refi Plus Adjusters

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

LTV Range

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

Refi Plus Mortgages with Subordinate Financing *

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

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

Loan Level Price Adjuster Caps

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

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Flood Certification = $10.00 FHA ID# - 1358600006

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60 Day Lock Exp.: 9/14/2015

30/25 Year FNMA

Rate	30 day	45 day	60 day
3.000	N/A	N/A	N/A
3.125	94.140	93.890	93.865
3.250	95.356	95.106	95.081
3.375	96.204	95.954	95.929
3.500	97.128	96.878	96.853
3.625	98.127	97.877	97.852
3.750	99.108	98.858	98.833
3.875	99.957	99.707	99.682
3.990	100.791	100.541	100.516
4.000	100.841	100.591	100.566
4.125	101.761	101.511	101.486
4.250	102.610	102.360	102.335
4.375	103.275	103.025	103.000
4.500	103.999	103.749	103.724
4.625	104.781	104.531	104.506
4.750	105.531	105.281	105.256
4.875	106.125	105.875	105.850
4.990	106.670	106.420	106.395
5.000	106.720	106.470	106.445
5.125	107.314	107.064	107.039

20 Year FNMA

Rate	30 day	45 day	60 day
3.125	94.977	94.727	94.477
3.250	96.387	96.137	95.887
3.375	97.386	97.136	96.886
3.500	98.386	98.136	97.886
3.625	99.386	99.136	98.886
3.750	100.285	100.035	99.785
3.875	100.973	100.723	100.473
3.990	101.610	101.360	101.110
4.000	101.660	101.410	101.160
4.125	102.348	102.098	101.848
4.250	103.028	102.778	102.528
4.375	103.692	103.442	103.192
4.500	104.356	104.106	103.856
4.625	105.020	104.770	104.520
4.750	105.600	105.350	105.100
4.875	105.999	105.749	105.499
4.990	106.348	106.098	105.848
5.000	106.398	106.148	105.898
5.125	106.797	106.547	106.297
5.250	107.196	106.946	106.696

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	93.746	93.496	93.246
2.375	95.137	94.887	94.637
2.500	96.528	96.278	96.028
2.625	97.535	97.285	97.035
2.750	98.203	97.953	97.703
2.875	98.899	98.649	98.399
2.990	99.573	99.323	99.073
3.000	99.623	99.373	99.123
3.125	100.274	100.024	99.774
3.250	100.860	100.610	100.360
3.375	101.470	101.220	100.970
3.500	102.104	101.854	101.604
3.625	102.610	102.360	102.110
3.750	103.017	102.767	102.517
3.875	103.479	103.229	102.979
3.990	103.947	103.697	103.447
4.000	103.997	103.747	103.497
4.125	104.541	104.291	104.041

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	94.557	94.307	94.057
2.375	95.948	95.698	95.448
2.500	97.338	97.088	96.838
2.625	98.412	98.162	97.912
2.750	99.193	98.943	98.693
2.875	99.974	99.724	99.474
2.990	100.706	100.456	100.206
3.000	100.756	100.506	100.256
3.125	101.354	101.104	100.854
3.250	101.784	101.534	101.284
3.375	102.214	101.964	101.714
3.500	102.643	102.393	102.143
3.625	103.036	102.786	102.536
3.750	103.396	103.146	102.896
3.875	103.755	103.505	103.255
3.990	104.064	103.814	103.564
4.000	104.114	103.864	103.614
4.125	104.474	104.224	103.974

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	94.534	94.284	94.034
3.500	95.708	95.458	95.208
3.625	96.957	96.707	96.457
3.750	98.098	97.848	97.598
3.875	98.916	98.666	98.416
3.990	99.718	99.468	99.218
4.000	99.768	99.518	99.268
4.125	100.657	100.407	100.157
4.250	101.380	101.130	100.880
4.375	101.717	101.467	101.217
4.500	102.112	101.862	101.612
4.625	102.567	102.317	102.067
4.750	103.089	102.839	102.589
4.875	103.667	103.417	103.167
4.990	104.196	103.946	103.696
5.000	104.246	103.996	103.746
5.125	104.825	104.575	104.325
5.250	105.404	105.154	104.904

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	95.313	95.063	94.813
2.625	96.491	96.241	95.991
2.750	97.315	97.065	96.815
2.875	98.168	97.918	97.668
2.990	98.998	98.748	98.498
3.000	99.048	98.798	98.548
3.125	99.774	99.524	99.274
3.250	100.360	100.110	99.860
3.375	100.970	100.720	100.470
3.500	101.604	101.354	101.104
3.625	101.997	101.747	101.497
3.750	102.185	101.935	101.685
3.875	102.428	102.178	101.928
3.990	102.677	102.427	102.177
4.000	102.727	102.477	102.227
4.125	103.052	102.802	102.552

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

W. Rate Sheet Dated: 7/15/2015 **Release Time:** 10:00 AM ET

30 Day Lock Exp.: 8/14/2015
45 Day Lock Exp.: 8/31/2015
60 Day Lock Exp.: 9/14/2015

FNMA MCM 30 Year

Note Rate	30 Day	45 Day	60 Day
2.875	N/A	N/A	N/A
3.000	N/A	N/A	N/A
3.125	N/A	N/A	N/A
3.250	N/A	N/A	N/A
3.375	94.106	93.856	93.606
3.500	94.954	94.704	94.454
3.625	95.878	95.628	95.378
3.750	96.877	96.627	96.377
3.875	97.858	97.608	97.358
4.000	98.707	98.457	98.207
4.125	99.591	99.341	99.091
4.250	100.511	100.261	100.011
4.375	101.360	101.110	100.860
4.500	102.025	101.775	101.525
4.625	102.749	102.499	102.249
4.750	103.531	103.281	103.031
4.875	104.281	104.031	103.781
5.000	104.875	104.625	104.375
5.125	105.470	105.220	104.970
5.250	106.064	105.814	105.564

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	94.360	94.110	93.860
3.750	95.603	95.353	95.103
3.875	96.784	96.534	96.284
4.000	97.598	97.348	97.098
4.125	98.448	98.198	97.948
4.250	99.334	99.084	98.834
4.375	100.104	99.854	99.604
4.500	100.437	100.187	99.937
4.625	100.828	100.578	100.328
4.750	101.278	101.028	100.778
4.875	101.792	101.542	101.292
5.000	102.371	102.121	101.871
5.125	102.950	102.700	102.450
5.250	103.528	103.278	103.028
5.375	104.107	103.857	103.607

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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WHOLESALE MORTGAGE DIVISION

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W. Rate Sheet Dated: 7/15/2015

Release Time: 10:00 AM ET

30 Day Lock Exp.: 8/14/2015
45 Day Lock Exp.: 8/31/2015
60 Day Lock Exp.: 9/14/2015

30/25 Year Open Access ≤ 105.00 LTV

Rate	30 day	45 day	60 day
3.250	93.484	93.234	92.984
3.375	94.645	94.395	94.145
3.500	95.778	95.528	95.278
3.625	96.850	96.600	96.350
3.750	97.719	97.469	97.219
3.875	98.448	98.198	97.948
4.000	99.499	99.249	98.999
4.125	100.463	100.213	99.963
4.250	101.200	100.950	100.700
4.375	101.802	101.552	101.302
4.500	102.761	102.511	102.261
4.625	103.599	103.349	103.099
4.750	104.245	103.995	103.745
4.875	104.785	104.535	104.285
5.000	105.394	105.144	104.894
5.125	106.173	105.923	105.673
5.250	106.764	106.514	106.264

30/25 Year Open Access > 105.00 LTV

Rate	30 day	45 day	60 day
3.250	93.484	93.234	92.984
3.375	94.583	94.333	94.083
3.500	95.716	95.466	95.216
3.625	96.788	96.538	96.288
3.750	97.657	97.407	97.157
3.875	98.386	98.136	97.886
4.000	99.562	99.312	99.062
4.125	100.526	100.276	100.026
4.250	101.263	101.013	100.763
4.375	101.865	101.615	101.365
4.500	103.449	103.199	102.949
4.625	104.287	104.037	103.787
4.750	104.933	104.683	104.433
4.875	105.473	105.223	104.973
5.000	107.144	106.894	106.644
5.125	107.923	107.673	107.423
5.250	108.514	108.264	108.014

20 Year Open Access ≤ 105.00 LTV

Rate	30 day	45 day	60 day
3.250	95.615	95.365	95.115
3.375	96.572	96.322	96.072
3.500	97.504	97.254	97.004
3.625	98.395	98.145	97.895
3.750	99.138	98.888	98.638
3.875	99.797	99.547	99.297
4.000	100.351	100.101	99.851
4.125	101.165	100.915	100.665
4.250	101.825	101.575	101.325
4.375	102.393	102.143	101.893
4.500	103.182	102.932	102.682
4.625	103.915	103.665	103.415
4.750	104.513	104.263	104.013
4.875	105.035	104.785	104.535
5.000	104.817	104.567	104.317
5.125	105.502	105.252	105.002
5.250	106.053	105.803	105.553

20 Year Open Access > 105.00 LTV

Rate	30 day	45 day	60 day
3.250	95.615	95.365	95.115
3.375	96.260	96.010	95.760
3.500	97.192	96.942	96.692
3.625	98.083	97.833	97.583
3.750	98.826	98.576	98.326
3.875	99.485	99.235	98.985
4.000	99.914	99.664	99.414
4.125	100.728	100.478	100.228
4.250	101.388	101.138	100.888
4.375	101.956	101.706	101.456
4.500	103.057	102.807	102.557
4.625	103.790	103.540	103.290
4.750	104.388	104.138	103.888
4.875	104.910	104.660	104.410
5.000	105.255	105.005	104.755
5.125	105.940	105.690	105.440
5.250	106.491	106.241	105.991

15 Year Open Access ≤ 105.00 LTV

Rate	30 day	45 day	60 day
2.250	94.698	94.448	94.198
2.375	95.391	95.141	94.891
2.500	96.084	95.834	95.584
2.625	96.725	96.475	96.225
2.750	97.509	97.259	97.009
2.875	98.200	97.950	97.700
3.000	98.868	98.618	98.368
3.125	99.463	99.213	98.963
3.250	100.004	99.754	99.504
3.375	100.670	100.420	100.170
3.500	101.280	101.030	100.780
3.625	101.824	101.574	101.324
3.750	102.338	102.088	101.838
3.875	102.849	102.599	102.349
4.000	103.211	102.961	102.711
4.125	103.740	103.490	103.240
4.250	104.235	103.985	103.735

15 Year Open Access > 105.00 LTV

Rate	30 day	45 day	60 day
2.250	94.698	94.448	94.198
2.375	93.266	93.016	92.766
2.500	93.959	93.709	93.459
2.625	94.600	94.350	94.100
2.750	95.384	95.134	94.884
2.875	97.575	97.325	97.075
3.000	98.243	97.993	97.743
3.125	98.838	98.588	98.338
3.250	99.379	99.129	98.879
3.375	100.108	99.858	99.608
3.500	100.718	100.468	100.218
3.625	101.262	101.012	100.762
3.750	101.776	101.526	101.276
3.875	102.724	102.474	102.224
4.000	103.086	102.836	102.586
4.125	103.615	103.365	103.115
4.250	104.110	103.860	103.610

Applicable for all mortgages with greater than 15 year terms

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

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

Open Access Mortgage with Subordinate Financing

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

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

Open Access Adjusters

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

Relief Refinance Mortgage Delivery Fee Cap

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

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

Lock Desk Policy

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Flood Certification = $10.00 FHA ID# - 1358600006

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

AMERICAN FINANCIAL RESOURCES, INC.
WHOLESALE MORTGAGE DIVISION

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

prices are subject to change without notice

W. Rate Sheet Dated: 7/15/2015

Release Time: 10:00 AM ET

30 Day Lock Exp.: 8/14/2015
45 Day Lock Exp.: 8/31/2015
60 Day Lock Exp.: 9/14/2015

30/25 Year FHLMC

Rate	30 day	45 day	60 day
3.125	N/A	N/A	N/A
3.250	94.644	94.394	94.369
3.375	95.805	95.555	95.530
3.500	96.938	96.688	96.663
3.625	98.010	97.760	97.735
3.750	98.879	98.629	98.604
3.875	99.608	99.358	99.333
3.990	100.609	100.359	100.334
4.000	100.659	100.409	100.384
4.125	101.623	101.373	101.348
4.250	102.360	102.110	102.085
4.375	102.962	102.712	102.687
4.500	103.921	103.671	103.646
4.625	104.759	104.509	104.484
4.750	105.405	105.155	105.130
4.875	105.945	105.695	105.670
4.990	106.504	106.254	106.229
5.000	106.554	106.304	106.279
5.125	107.333	107.083	107.058
5.250	107.924	107.674	107.649

20 Year FHLMC

Rate	30 day	45 day	60 day
3.125	N/A	N/A	N/A
3.250	96.875	96.625	96.375
3.375	97.832	97.582	97.332
3.500	98.764	98.514	98.264
3.625	99.655	99.405	99.155
3.750	100.398	100.148	99.898
3.875	101.057	100.807	100.557
3.990	101.561	101.311	101.061
4.000	101.611	101.361	101.111
4.125	102.425	102.175	101.925
4.250	103.085	102.835	102.585
4.375	103.653	103.403	103.153
4.500	104.442	104.192	103.942
4.625	105.175	104.925	104.675
4.750	105.773	105.523	105.273
4.875	106.295	106.045	105.795
4.990	106.027	105.777	105.527
5.000	106.077	105.827	105.577
5.125	106.762	106.512	106.262
5.250	107.313	107.063	106.813

15 Year FHLMC

Rate	30 day	45 day	60 day
2.125	N/A	N/A	N/A
2.250	95.358	95.108	94.858
2.375	96.051	95.801	95.551
2.500	96.744	96.494	96.244
2.625	97.385	97.135	96.885
2.750	98.169	97.919	97.669
2.875	98.860	98.610	98.360
2.990	99.478	99.228	98.978
3.000	99.528	99.278	99.028
3.125	100.123	99.873	99.623
3.250	100.664	100.414	100.164
3.375	101.330	101.080	100.830
3.500	101.940	101.690	101.440
3.625	102.484	102.234	101.984
3.750	102.998	102.748	102.498
3.875	103.509	103.259	103.009
3.990	103.821	103.571	103.321
4.000	103.871	103.621	103.371
4.125	104.400	104.150	103.900
4.250	104.895	104.645	104.395

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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Flood Certification = $10.00   FHA ID# - 1358600006

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30 Day Lock Exp.: 8/14/2015
45 Day Lock Exp.: 8/31/2015
60 Day Lock Exp.: 9/14/2015

prices are subject to change without notice

W. Rate Sheet Dated: 7/15/2015 **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	94.644	94.394	94.369
3.375	95.805	95.555	95.530
3.500	96.938	96.688	96.663
3.625	98.010	97.760	97.735
3.750	98.879	98.629	98.604
3.875	99.608	99.358	99.333
3.990	100.609	100.359	100.334
4.000	100.659	100.409	100.384
4.125	101.623	101.373	101.348
4.250	102.360	102.110	102.085
4.375	102.962	102.712	102.687
4.500	103.921	103.671	103.646
4.625	104.759	104.509	104.484
4.750	105.405	105.155	105.130
4.875	105.945	105.695	105.670
4.990	106.504	106.254	106.229
5.000	106.554	106.304	106.279
5.125	107.333	107.083	107.058
5.250	107.924	107.674	107.649

20 Year FHLMC HP & HPA			
Rate	30 day	45 day	60 day
3.125	N/A	N/A	N/A
3.250	96.875	96.625	96.375
3.375	97.832	97.582	97.332
3.500	98.764	98.514	98.264
3.625	99.655	99.405	99.155
3.750	100.398	100.148	99.898
3.875	101.057	100.807	100.557
3.990	101.561	101.311	101.061
4.000	101.611	101.361	101.111
4.125	102.425	102.175	101.925
4.250	103.085	102.835	102.585
4.375	103.653	103.403	103.153
4.500	104.442	104.192	103.942
4.625	105.175	104.925	104.675
4.750	105.773	105.523	105.273
4.875	106.295	106.045	105.795
4.990	106.027	105.777	105.527
5.000	106.077	105.827	105.577
5.125	106.762	106.512	106.262
5.250	107.313	107.063	106.813

15 Year FHLMC HP & HPA			
Rate	30 day	45 day	60 day
2.125	N/A	N/A	N/A
2.250	95.358	95.108	94.858
2.375	96.051	95.801	95.551
2.500	96.744	96.494	96.244
2.625	97.385	97.135	96.885
2.750	98.169	97.919	97.669
2.875	98.860	98.610	98.360
2.990	99.478	99.228	98.978
3.000	99.528	99.278	99.028
3.125	100.123	99.873	99.623
3.250	100.664	100.414	100.164
3.375	101.330	101.080	100.830
3.500	101.940	101.690	101.440
3.625	102.484	102.234	101.984
3.750	102.998	102.748	102.498
3.875	103.509	103.259	103.009
3.990	103.821	103.571	103.321
4.000	103.871	103.621	103.371
4.125	104.400	104.150	103.900
4.250	104.895	104.645	104.395

Adjustments

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

Mortgages with Subordinate Financing			
		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

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

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

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

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

Home Possible Advantage Mortgage				
		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**

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30 Day Lock Exp.: 8/14/2015
45 Day Lock Exp.: 8/31/2015
60 Day Lock Exp.: 9/14/2015

Non-Conforming 30 year Fixed
Max Price After Adjustments 101.750

Rate	30 day	45 day	60 day
4.125	98.200	98.060	97.919
4.250	98.762	98.622	98.481
4.375	99.324	99.184	99.043
4.500	99.855	99.715	99.574
4.625	100.386	100.246	100.105
4.750	100.886	100.746	100.605
4.875	101.386	101.246	101.105
5.000	101.855	101.715	101.574
5.125	102.105	101.965	101.824
5.250	102.355	102.215	102.074
5.375	102.574	102.434	102.293
5.500	102.793	102.653	102.512

Non-Conforming 15 year Fixed
Max Price After Adjustments 101.250

Rate	30 day	45 day	60 day
3.375	98.384	98.259	98.134
3.500	98.845	98.720	98.595
3.625	99.279	99.139	98.998
3.750	99.732	99.607	99.482
3.875	100.138	100.013	99.888
4.000	100.513	100.388	100.263
4.125	100.826	100.701	100.576
4.250	101.107	100.982	100.857
4.375	101.295	101.170	101.045
4.500	101.420	101.295	101.170
4.625	101.545	101.420	101.295
4.750	101.608	101.483	101.358

Risk Based Price Adjustments - AFR Jumbo Fixed

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

* Please see High Reserve Guidelines

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30 Day Lock Exp.: 8/14/2015
45 Day Lock Exp.: 8/31/2015

Alt-Option Access Terms & Pricing

Access 30 yr Fixed (AOAP-30F)

Rate	30 day	45 day
6.875	99.623	99.459
7.000	99.931	99.761
7.125	100.238	100.063
7.250	100.545	100.365
7.375	100.853	100.668
7.500	101.160	100.970
7.625	101.467	101.272
7.750	101.774	101.574
7.875	102.082	101.876
8.000	102.389	102.178
8.125	102.696	102.480
8.250	103.004	102.782
8.375	103.311	103.084
8.500	103.618	103.386
8.625	103.925	103.688

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

Access 15 yr Fixed (AOAP-15F)

Rate	30 day	45 day
6.625	100.196	100.043
6.750	100.441	100.282
6.875	100.686	100.522
7.000	100.931	100.761
7.125	101.175	101.001
7.250	101.420	101.240
7.375	101.665	101.480
7.500	101.910	101.720
7.625	102.155	101.959
7.750	102.399	102.199
7.875	102.644	102.438
8.000	102.889	102.678
8.125	103.134	102.918
8.250	103.379	103.157
8.375	103.623	103.397

Access FICO / LTV Price Adjustments

FICO	LTV RATIOS					
	≤50%	50.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%
740+	3.250	3.000	2.500	2.250	1.750	0.500
720-739	3.250	3.000	2.500	2.125	1.375	0.125
700-719	2.750	2.500	1.750	1.250	0.500	-0.750
680-699	2.500	2.250	1.750	0.500	-0.250	-1.000
660-679	1.000	0.750	0.000	-0.500	-1.500	-2.000
640-659	0.500	0.250	-0.500	-1.000	-2.250	N/A
620-639	0.000	-0.250	-1.000	-1.500	N/A	N/A

Access Price Adjustments

	≤70% CLTV	70.01-80% CLTV
Subordinate Financing	-0.438	-0.875
	All CLTVs	
Condo	-0.250	
2nd Home/Investor Property	0.000	
CT, DE, FL, IA, IL, IN, KS, KY, LA, ME, NJ, NM, ND, OH, OK, PA, SC, SD, VT, WI	-0.125	

Alt-Option Asset Inclusion Terms & Pricing

Asset 30 yr Fixed (AOAIP-30F)

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

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

Asset 15 yr Fixed (AOAIP-15F)

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

Asset FICO / LTV Price Adjustments

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

Asset Price Adjustments

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

Lock Desk Policy

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

Flood Certification = $10.00 FHA ID# - 1358600006

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

AMERICAN FINANCIAL RESOURCES, INC. WHOLESALE MORTGAGE DIVISION

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

prices are subject to change without notice

W. Rate Sheet Dated: 7/15/2015 **Release Time:** 10:00 AM ET

30 Day Lock Exp.: 8/14/2015
45 Day Lock Exp.: 8/31/2015

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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7.750	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
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8.000	103.618	103.386
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Income 15 yr Fixed (AOIP-15F)

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

Income FICO / LTV Price Adjustments

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700-719	2.750	2.500	1.750	1.250	0.500	-0.750

Income Price Adjustments

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

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Flood Certification = $10.00 FHA ID# - 1358600006

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