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.: 8/17/2015
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: 7/16/2015 **Release Time:** 10:00 AM ET

STANDARD GOVERNMENT PRODUCT

30/25 Year Government Standard Product

Rate	30 Day	45 Day	60 Day
3.250	99.365	99.115	98.865
3.375	99.665	99.415	99.165
3.500	100.465	100.215	99.965
3.625	100.565	100.315	100.065
3.750	102.469	102.219	101.969
3.875	102.969	102.719	102.469
4.000	103.519	103.269	103.019
4.125	103.619	103.369	103.119
4.250	104.681	104.431	104.181
4.375	104.916	104.666	104.416
4.500	105.481	105.231	104.981
4.625	105.581	105.331	105.081
4.750	106.003	105.753	105.503
4.875	106.403	106.153	105.903
5.000	106.953	106.703	106.453
5.125	107.003	106.753	106.503
5.250	N/A	N/A	N/A
5.375	N/A	N/A	N/A
5.500	N/A	N/A	N/A

20 Year Government Standard Product

Rate	30 Day	45 Day	60 Day
3.250	99.115	98.865	98.615
3.375	99.415	99.165	98.915
3.500	100.215	99.965	99.715
3.625	100.315	100.065	99.815
3.750	102.219	101.969	101.719
3.875	102.719	102.469	102.219
4.000	103.269	103.019	102.769
4.125	103.369	103.119	102.869
4.250	104.431	104.181	103.931
4.375	104.666	104.416	104.166
4.500	105.231	104.981	104.731
4.625	105.331	105.081	104.831
4.750	105.753	105.503	105.253
4.875	106.153	105.903	105.653
5.000	106.703	106.453	106.203
5.125	106.753	106.503	106.253
5.250	N/A	N/A	N/A
5.375	N/A	N/A	N/A
5.500	N/A	N/A	N/A

15/10 Year Government Standard Product

Rate	30 Day	45 Day	60 Day
2.750	100.222	99.972	99.722
2.875	100.522	100.272	100.022
3.000	100.772	100.522	100.272
3.125	100.922	100.672	100.422
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	104.074	103.824	103.574
3.875	104.374	104.124	103.874
4.000	104.574	104.324	104.074
4.125	104.724	104.474	104.224
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	98.865	98.615	98.365
3.375	99.165	98.915	98.665
3.500	99.965	99.715	99.465
3.625	100.065	99.815	99.565
3.750	101.969	101.719	101.469
3.875	102.469	102.219	101.969
4.000	103.019	102.769	102.519
4.125	103.119	102.869	102.619
4.250	104.181	103.931	103.681
4.375	104.416	104.166	103.916
4.500	104.981	104.731	104.481
4.625	105.081	104.831	104.581
4.750	105.503	105.253	105.003
4.875	105.903	105.653	105.403
5.000	106.453	106.203	105.953
5.125	106.503	106.253	106.003
5.250	N/A	N/A	N/A
5.375	N/A	N/A	N/A
5.500	N/A	N/A	N/A

20 Year Government Specialty Product

Rate	30 Day	45 Day	60 Day
3.250	98.615	98.365	98.115
3.375	98.915	98.665	98.415
3.500	99.715	99.465	99.215
3.625	99.815	99.565	99.315
3.750	101.719	101.469	101.219
3.875	102.219	101.969	101.719
4.000	102.769	102.519	102.269
4.125	102.869	102.619	102.369
4.250	103.931	103.681	103.431
4.375	104.166	103.916	103.666
4.500	104.731	104.481	104.231
4.625	104.831	104.581	104.331
4.750	105.253	105.003	104.753
4.875	105.653	105.403	105.153
5.000	106.203	105.953	105.703
5.125	106.253	106.003	105.753
5.250	N/A	N/A	N/A
5.375	N/A	N/A	N/A
5.500	N/A	N/A	N/A

15/10 Year Government Specialty Product

Rate	30 Day	45 Day	60 Day
2.750	99.772	99.522	99.272
2.875	100.072	99.822	99.572
3.000	100.322	100.072	99.822
3.125	100.472	100.222	99.972
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	103.624	103.374	103.124
3.875	103.924	103.674	103.424
4.000	104.124	103.874	103.624
4.125	104.274	104.024	103.774
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	97.790	97.540	97.290
4.000	100.844	100.594	100.344
4.500	102.806	102.556	102.306
5.000	104.278	104.028	103.778

15 Year One Time Close "OTC" Specialty Product

Rate	30 Day	45 Day	60 Day
3.000	98.688	98.438	98.188
3.500	100.973	100.723	100.473
4.000	102.490	102.240	101.990
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	7/16/2015	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

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

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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	94.385	94.135	93.885	N/A	N/A	N/A
3.375	95.233	94.983	94.733	N/A	N/A	N/A
3.500	96.156	95.906	95.656	94.093	93.843	93.593
3.625	97.155	96.905	96.655	95.365	95.115	94.865
3.750	98.134	97.884	97.634	96.592	96.342	96.092
3.875	98.975	98.725	98.475	97.629	97.379	97.129
3.990	99.751	99.501	99.251	98.601	98.351	98.101
4.000	99.851	99.601	99.351	98.701	98.451	98.201
4.125	100.763	100.513	100.263	99.808	99.558	99.308
4.250	101.604	101.354	101.104	100.806	100.556	100.306
4.375	102.262	102.012	101.762	101.543	101.293	101.043
4.500	102.979	102.729	102.479	102.337	102.087	101.837
4.625	103.753	103.503	103.253	103.190	102.940	102.690
4.750	104.487	104.237	103.987	103.989	103.739	103.489
4.875	105.051	104.801	104.551	104.592	104.342	104.092
4.990	105.514	105.264	105.014	105.095	104.845	104.595
5.000	105.614	105.364	105.114	105.195	104.945	104.695
5.125	106.178	105.928	105.678	N/A	N/A	N/A

DURP 20 Year

Rate	≤ 105% LTV 30 Day	≤ 105% LTV 45 Day	≤ 105% LTV 60 Day	> 105% LTV 30 Day	> 105% LTV 45 Day	> 105% LTV 60 Day
3.375	95.555	95.305	95.055	94.819	94.569	94.319
3.500	96.554	96.304	96.054	95.758	95.508	95.258
3.625	97.554	97.304	97.054	96.771	96.521	96.271
3.750	98.451	98.201	97.951	97.751	97.501	97.251
3.875	99.130	98.880	98.630	98.561	98.311	98.061
3.990	99.710	99.460	99.210	99.306	99.056	98.806
4.000	99.810	99.560	99.310	99.406	99.156	98.906
4.125	100.490	100.240	99.990	100.287	100.037	99.787
4.250	101.162	100.912	100.662	101.106	100.856	100.606
4.375	101.818	101.568	101.318	101.765	101.515	101.265
4.500	102.475	102.225	101.975	102.481	102.231	101.981
4.625	103.131	102.881	102.631	103.256	103.006	102.756
4.750	103.696	103.446	103.196	103.944	103.694	103.444
4.875	104.064	103.814	103.564	104.368	104.118	103.868
4.990	104.332	104.082	103.832	104.691	104.441	104.191
5.000	104.432	104.182	103.932	104.791	104.541	104.291
5.125	104.801	104.551	104.301	105.214	104.964	104.714
5.250	105.169	104.919	104.669	N/A	N/A	N/A

DURP 15 Year

Rate	≤ 105% LTV 30 Day	≤ 105% LTV 45 Day	≤ 105% LTV 60 Day	> 105% LTV 30 Day	> 105% LTV 45 Day	> 105% LTV 60 Day
2.250	93.083	92.833	92.583	N/A	N/A	N/A
2.375	94.474	94.224	93.974	N/A	N/A	N/A
2.500	95.865	95.615	95.365	N/A	N/A	N/A
2.625	96.872	96.622	96.372	93.475	93.225	92.975
2.750	97.540	97.290	97.040	94.455	94.205	93.955
2.875	98.236	97.986	97.736	95.463	95.213	94.963
2.990	98.860	98.610	98.360	96.400	96.150	95.900
3.000	98.960	98.710	98.460	96.500	96.250	96.000
3.125	99.611	99.361	99.111	97.399	97.149	96.899
3.250	100.197	99.947	99.697	98.172	97.922	97.672
3.375	100.807	100.557	100.307	98.969	98.719	98.469
3.500	101.441	101.191	100.941	99.791	99.541	99.291
3.625	101.947	101.697	101.447	100.436	100.186	99.936
3.750	102.354	102.104	101.854	100.937	100.687	100.437
3.875	102.816	102.566	102.316	101.493	101.243	100.993
3.990	103.234	102.984	102.734	102.004	101.754	101.504
4.000	103.334	103.084	102.834	102.104	101.854	101.604
4.125	103.877	103.627	103.377	102.741	102.491	102.241

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	92.635	92.385	92.135	N/A	N/A	N/A
2.375	94.025	93.775	93.525	N/A	N/A	N/A
2.500	95.416	95.166	94.916	N/A	N/A	N/A
2.625	96.490	96.240	95.990	93.275	93.025	92.775
2.750	97.271	97.021	96.771	94.255	94.005	93.755
2.875	98.052	97.802	97.552	95.263	95.013	94.763
2.990	98.733	98.483	98.233	96.200	95.950	95.700
3.000	98.833	98.583	98.333	96.300	96.050	95.800
3.125	99.432	99.182	98.932	97.199	96.949	96.699
3.250	99.861	99.611	99.361	97.972	97.722	97.472
3.375	100.291	100.041	99.791	98.769	98.519	98.269
3.500	100.721	100.471	100.221	99.591	99.341	99.091
3.625	101.114	100.864	100.614	100.236	99.986	99.736
3.750	101.473	101.223	100.973	100.737	100.487	100.237
3.875	101.833	101.583	101.333	101.293	101.043	100.793
3.990	102.092	101.842	101.592	101.804	101.554	101.304
4.000	102.192	101.942	101.692	101.904	101.654	101.404
4.125	102.551	102.301	102.051	102.541	102.291	102.041

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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AFR Guidelines

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30/25 Year FNMA

Rate	30 day	45 day	60 day
3.000	N/A	N/A	N/A
3.125	94.319	94.069	94.044
3.250	95.535	95.285	95.260
3.375	96.383	96.133	96.108
3.500	97.306	97.056	97.031
3.625	98.305	98.055	98.030
3.750	99.284	99.034	99.009
3.875	100.125	99.875	99.850
3.990	100.951	100.701	100.676
4.000	101.001	100.751	100.726
4.125	101.913	101.663	101.638
4.250	102.754	102.504	102.479
4.375	103.412	103.162	103.137
4.500	104.129	103.879	103.854
4.625	104.903	104.653	104.628
4.750	105.637	105.387	105.362
4.875	106.201	105.951	105.926
4.990	106.714	106.464	106.439
5.000	106.764	106.514	106.489
5.125	107.328	107.078	107.053

20 Year FNMA

Rate	30 day	45 day	60 day
3.125	95.155	94.905	94.655
3.250	96.566	96.316	96.066
3.375	97.565	97.315	97.065
3.500	98.564	98.314	98.064
3.625	99.564	99.314	99.064
3.750	100.461	100.211	99.961
3.875	101.140	100.890	100.640
3.990	101.770	101.520	101.270
4.000	101.820	101.570	101.320
4.125	102.500	102.250	102.000
4.250	103.172	102.922	102.672
4.375	103.828	103.578	103.328
4.500	104.485	104.235	103.985
4.625	105.141	104.891	104.641
4.750	105.706	105.456	105.206
4.875	106.074	105.824	105.574
4.990	106.392	106.142	105.892
5.000	106.442	106.192	105.942
5.125	106.811	106.561	106.311
5.250	107.179	106.929	106.679

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	93.833	93.583	93.333
2.375	95.224	94.974	94.724
2.500	96.615	96.365	96.115
2.625	97.622	97.372	97.122
2.750	98.290	98.040	97.790
2.875	98.986	98.736	98.486
2.990	99.660	99.410	99.160
3.000	99.710	99.460	99.210
3.125	100.361	100.111	99.861
3.250	100.947	100.697	100.447
3.375	101.557	101.307	101.057
3.500	102.191	101.941	101.691
3.625	102.697	102.447	102.197
3.750	103.104	102.854	102.604
3.875	103.566	103.316	103.066
3.990	104.034	103.784	103.534
4.000	104.084	103.834	103.584
4.125	104.627	104.377	104.127

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	94.645	94.395	94.145
2.375	96.035	95.785	95.535
2.500	97.426	97.176	96.926
2.625	98.500	98.250	98.000
2.750	99.281	99.031	98.781
2.875	100.062	99.812	99.562
2.990	100.793	100.543	100.293
3.000	100.843	100.593	100.343
3.125	101.442	101.192	100.942
3.250	101.871	101.621	101.371
3.375	102.301	102.051	101.801
3.500	102.731	102.481	102.231
3.625	103.124	102.874	102.624
3.750	103.483	103.233	102.983
3.875	103.843	103.593	103.343
3.990	104.152	103.902	103.652
4.000	104.202	103.952	103.702
4.125	104.561	104.311	104.061

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	94.713	94.463	94.213
3.500	95.886	95.636	95.386
3.625	97.135	96.885	96.635
3.750	98.274	98.024	97.774
3.875	99.083	98.833	98.583
3.990	99.879	99.629	99.379
4.000	99.929	99.679	99.429
4.125	100.809	100.559	100.309
4.250	101.524	101.274	101.024
4.375	101.854	101.604	101.354
4.500	102.242	101.992	101.742
4.625	102.689	102.439	102.189
4.750	103.194	102.944	102.694
4.875	103.743	103.493	103.243
4.990	104.241	103.991	103.741
5.000	104.291	104.041	103.791
5.125	104.839	104.589	104.339
5.250	105.387	105.137	104.887

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	95.400	95.150	94.900
2.625	96.578	96.328	96.078
2.750	97.403	97.153	96.903
2.875	98.255	98.005	97.755
2.990	99.085	98.835	98.585
3.000	99.135	98.885	98.635
3.125	99.861	99.611	99.361
3.250	100.447	100.197	99.947
3.375	101.057	100.807	100.557
3.500	101.691	101.441	101.191
3.625	102.084	101.834	101.584
3.750	102.272	102.022	101.772
3.875	102.515	102.265	102.015
3.990	102.764	102.514	102.264
4.000	102.814	102.564	102.314
4.125	103.139	102.889	102.639

Adjustments

Applicable for all mortgages with greater than 15 year terms

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

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

All Loan Type Adjustments

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

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

Cash-Out Refinance

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

Mortgages with Subordinate Financing *

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

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

Lender Paid MI Adjustments (cumulative with above adjustments)

LPMI Adjust Term > 20 yr & All Manuf.

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

LPMI Adjust Term ≤ 20 yr

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

Additional LPMI Premium Adjustments

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

*** Does not apply in HI**

Lock Desk Policy

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

Flood Certification = $10.00 | FHA ID# - 1358600006

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

AMERICAN FINANCIAL RESOURCES, INC.
WHOLESALE MORTGAGE DIVISION

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

prices are subject to change without notice

30 Day Lock Exp.: 8/17/2015
45 Day Lock Exp.: 8/31/2015
60 Day Lock Exp.: 9/14/2015

W. Rate Sheet Dated: 7/16/2015 **Release Time: 10:00 AM ET**

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	94.285	94.035	93.785
3.500	95.133	94.883	94.633
3.625	96.056	95.806	95.556
3.750	97.055	96.805	96.555
3.875	98.034	97.784	97.534
4.000	98.875	98.625	98.375
4.125	99.751	99.501	99.251
4.250	100.663	100.413	100.163
4.375	101.504	101.254	101.004
4.500	102.162	101.912	101.662
4.625	102.879	102.629	102.379
4.750	103.653	103.403	103.153
4.875	104.387	104.137	103.887
5.000	104.951	104.701	104.451
5.125	105.514	105.264	105.014
5.250	106.078	105.828	105.578

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	94.538	94.288	94.038
3.750	95.781	95.531	95.281
3.875	96.960	96.710	96.460
4.000	97.767	97.517	97.267
4.125	98.609	98.359	98.109
4.250	99.487	99.237	98.987
4.375	100.249	99.999	99.749
4.500	100.574	100.324	100.074
4.625	100.958	100.708	100.458
4.750	101.400	101.150	100.900
4.875	101.901	101.651	101.401
5.000	102.449	102.199	101.949
5.125	102.997	102.747	102.497
5.250	103.545	103.295	103.045
5.375	104.093	103.843	103.593

All Loan Type Adjustments

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

Lock Desk Policy

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

Flood Certification = $10.00 FHA ID# - 1358600006

Full Lock Desk Policy Can Be Found Here AFR Guidelines

AMERICAN FINANCIAL RESOURCES, INC.
WHOLESALE MORTGAGE DIVISION

[AFR Wholesale's Website]	[AFR Rate Sheet Archive]	
Lock Desk e-mail:	LockDesk@afrwholesale.com	
Lock Desk Phone:	1-877-588-2706	
Lock Desk Hours:	10:00 am ET - 7:00 pm ET	**30 Day Lock Exp.:** 8/17/2015
prices are subject to change without notice		**45 Day Lock Exp.:** 8/31/2015
Release Time: 10:00 AM ET		**60 Day Lock Exp.:** 9/14/2015

W. Rate Sheet Dated: 7/16/2015

30/25 Year Open Access ≤ 105.00 LTV

Rate	30 day	45 day	60 day
3.250	93.716	93.466	93.216
3.375	94.877	94.627	94.377
3.500	96.010	95.760	95.510
3.625	97.080	96.830	96.580
3.750	97.945	97.695	97.445
3.875	98.670	98.420	98.170
4.000	99.682	99.432	99.182
4.125	100.642	100.392	100.142
4.250	101.373	101.123	100.873
4.375	101.968	101.718	101.468
4.500	102.866	102.616	102.366
4.625	103.697	103.447	103.197
4.750	104.336	104.086	103.836
4.875	104.870	104.620	104.370
5.000	105.399	105.149	104.899
5.125	106.173	105.923	105.673
5.250	106.758	106.508	106.258

30/25 Year Open Access > 105.00 LTV

Rate	30 day	45 day	60 day
3.250	93.716	93.466	93.216
3.375	94.815	94.565	94.315
3.500	95.948	95.698	95.448
3.625	97.018	96.768	96.518
3.750	97.883	97.633	97.383
3.875	98.608	98.358	98.108
4.000	99.745	99.495	99.245
4.125	100.705	100.455	100.205
4.250	101.436	101.186	100.936
4.375	102.031	101.781	101.531
4.500	103.554	103.304	103.054
4.625	104.385	104.135	103.885
4.750	105.024	104.774	104.524
4.875	105.558	105.308	105.058
5.000	107.149	106.899	106.649
5.125	107.923	107.673	107.423
5.250	108.508	108.258	108.008

20 Year Open Access ≤ 105.00 LTV

Rate	30 day	45 day	60 day
3.250	95.815	95.565	95.315
3.375	96.772	96.522	96.272
3.500	97.703	97.453	97.203
3.625	98.593	98.343	98.093
3.750	99.334	99.084	98.834
3.875	99.988	99.738	99.488
4.000	100.502	100.252	100.002
4.125	101.313	101.063	100.813
4.250	101.968	101.718	101.468
4.375	102.531	102.281	102.031
4.500	103.252	103.002	102.752
4.625	103.981	103.731	103.481
4.750	104.574	104.324	104.074
4.875	105.091	104.841	104.591
5.000	104.821	104.571	104.321
5.125	105.501	105.251	105.001
5.250	106.048	105.798	105.548

20 Year Open Access > 105.00 LTV

Rate	30 day	45 day	60 day
3.250	95.815	95.565	95.315
3.375	96.460	96.210	95.960
3.500	97.391	97.141	96.891
3.625	98.281	98.031	97.781
3.750	99.022	98.772	98.522
3.875	99.676	99.426	99.176
4.000	100.065	99.815	99.565
4.125	100.876	100.626	100.376
4.250	101.531	101.281	101.031
4.375	102.094	101.844	101.594
4.500	103.127	102.877	102.627
4.625	103.856	103.606	103.356
4.750	104.449	104.199	103.949
4.875	104.966	104.716	104.466
5.000	105.259	105.009	104.759
5.125	105.939	105.689	105.439
5.250	106.486	106.236	105.986

15 Year Open Access ≤ 105.00 LTV

Rate	30 day	45 day	60 day
2.250	94.780	94.530	94.280
2.375	95.473	95.223	94.973
2.500	96.165	95.915	95.665
2.625	96.805	96.555	96.305
2.750	97.605	97.355	97.105
2.875	98.295	98.045	97.795
3.000	98.961	98.711	98.461
3.125	99.554	99.304	99.054
3.250	100.092	99.842	99.592
3.375	100.763	100.513	100.263
3.500	101.369	101.119	100.869
3.625	101.910	101.660	101.410
3.750	102.421	102.171	101.921
3.875	102.930	102.680	102.430
4.000	103.218	102.968	102.718
4.125	103.744	103.494	103.244
4.250	104.237	103.987	103.737

15 Year Open Access > 105.00 LTV

Rate	30 day	45 day	60 day
2.250	94.780	94.530	94.280
2.375	93.348	93.098	92.848
2.500	94.040	93.790	93.540
2.625	94.680	94.430	94.180
2.750	95.480	95.230	94.980
2.875	97.670	97.420	97.170
3.000	98.336	98.086	97.836
3.125	98.929	98.679	98.429
3.250	99.467	99.217	98.967
3.375	100.201	99.951	99.701
3.500	100.807	100.557	100.307
3.625	101.348	101.098	100.848
3.750	101.859	101.609	101.359
3.875	102.805	102.555	102.305
4.000	103.093	102.843	102.593
4.125	103.619	103.369	103.119
4.250	104.112	103.862	103.612

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: 7/16/2015
Release Time: 10:00 AM ET

30 Day Lock Exp.: 8/17/2015
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	94.876	94.626	94.601
3.375	96.037	95.787	95.762
3.500	97.170	96.920	96.895
3.625	98.240	97.990	97.965
3.750	99.105	98.855	98.830
3.875	99.830	99.580	99.555
3.990	100.792	100.542	100.517
4.000	100.842	100.592	100.567
4.125	101.802	101.552	101.527
4.250	102.533	102.283	102.258
4.375	103.128	102.878	102.853
4.500	104.026	103.776	103.751
4.625	104.857	104.607	104.582
4.750	105.496	105.246	105.221
4.875	106.030	105.780	105.755
4.990	106.509	106.259	106.234
5.000	106.559	106.309	106.284
5.125	107.333	107.083	107.058
5.250	107.918	107.668	107.643

20 Year FHLMC

Rate	30 day	45 day	60 day
3.125	N/A	N/A	N/A
3.250	97.075	96.825	96.575
3.375	98.032	97.782	97.532
3.500	98.963	98.713	98.463
3.625	99.853	99.603	99.353
3.750	100.594	100.344	100.094
3.875	101.248	100.998	100.748
3.990	101.712	101.462	101.212
4.000	101.762	101.512	101.262
4.125	102.573	102.323	102.073
4.250	103.228	102.978	102.728
4.375	103.791	103.541	103.291
4.500	104.512	104.262	104.012
4.625	105.241	104.991	104.741
4.750	105.834	105.584	105.334
4.875	106.351	106.101	105.851
4.990	106.031	105.781	105.531
5.000	106.081	105.831	105.581
5.125	106.761	106.511	106.261
5.250	107.308	107.058	106.808

15 Year FHLMC

Rate	30 day	45 day	60 day
2.125	N/A	N/A	N/A
2.250	95.440	95.190	94.940
2.375	96.133	95.883	95.633
2.500	96.825	96.575	96.325
2.625	97.465	97.215	96.965
2.750	98.265	98.015	97.765
2.875	98.955	98.705	98.455
2.990	99.571	99.321	99.071
3.000	99.621	99.371	99.121
3.125	100.214	99.964	99.714
3.250	100.752	100.502	100.252
3.375	101.423	101.173	100.923
3.500	102.029	101.779	101.529
3.625	102.570	102.320	102.070
3.750	103.081	102.831	102.581
3.875	103.590	103.340	103.090
3.990	103.828	103.578	103.328
4.000	103.878	103.628	103.378
4.125	104.404	104.154	103.904
4.250	104.897	104.647	104.397

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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AMERICAN FINANCIAL RESOURCES, INC. WHOLESALE MORTGAGE DIVISION

30 Day Lock Exp.: 8/17/2015
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: 7/16/2015

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	94.876	94.626	94.601
3.375	96.037	95.787	95.762
3.500	97.170	96.920	96.895
3.625	98.240	97.990	97.965
3.750	99.105	98.855	98.830
3.875	99.830	99.580	99.555
3.990	100.792	100.542	100.517
4.000	100.842	100.592	100.567
4.125	101.802	101.552	101.527
4.250	102.533	102.283	102.258
4.375	103.128	102.878	102.853
4.500	104.026	103.776	103.751
4.625	104.857	104.607	104.582
4.750	105.496	105.246	105.221
4.875	106.030	105.780	105.755
4.990	106.509	106.259	106.234
5.000	106.559	106.309	106.284
5.125	107.333	107.083	107.058
5.250	107.918	107.668	107.643

20 Year FHLMC HP & HPA

Rate	30 day	45 day	60 day
3.125	N/A	N/A	N/A
3.250	97.075	96.825	96.575
3.375	98.032	97.782	97.532
3.500	98.963	98.713	98.463
3.625	99.853	99.603	99.353
3.750	100.594	100.344	100.094
3.875	101.248	100.998	100.748
3.990	101.712	101.462	101.212
4.000	101.762	101.512	101.262
4.125	102.573	102.323	102.073
4.250	103.228	102.978	102.728
4.375	103.791	103.541	103.291
4.500	104.512	104.262	104.012
4.625	105.241	104.991	104.741
4.750	105.834	105.584	105.334
4.875	106.351	106.101	105.851
4.990	106.031	105.781	105.531
5.000	106.081	105.831	105.581
5.125	106.761	106.511	106.261
5.250	107.308	107.058	106.808

15 Year FHLMC HP & HPA

Rate	30 day	45 day	60 day
2.125	N/A	N/A	N/A
2.250	95.440	95.190	94.940
2.375	96.133	95.883	95.633
2.500	96.825	96.575	96.325
2.625	97.465	97.215	96.965
2.750	98.265	98.015	97.765
2.875	98.955	98.705	98.455
2.990	99.571	99.321	99.071
3.000	99.621	99.371	99.121
3.125	100.214	99.964	99.714
3.250	100.752	100.502	100.252
3.375	101.423	101.173	100.923
3.500	102.029	101.779	101.529
3.625	102.570	102.320	102.070
3.750	103.081	102.831	102.581
3.875	103.590	103.340	103.090
3.990	103.828	103.578	103.328
4.000	103.878	103.628	103.378
4.125	104.404	104.154	103.904
4.250	104.897	104.647	104.397

Adjustments

Multi Unit

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

Mortgages with Subordinate Financing

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

Feature Adjustments

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

Super Conforming Mortgage

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

All Loan Type Adjustments

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

Home Possible Mortgage

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

Home Possible Advantage Mortgage

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

Lender Paid MI Adjustments (cumulative with above adjustments)

LPMI Adjust "All Properties but Manufactured and Multi Unit"

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

LPMI Adjust "Manufactured and Multi Unit"

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

Additional LPMI Premium Adjustments

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

* Does not apply in HI

Lock Desk Policy

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Flood Certification = $10.00 | FHA ID# - 1358600006

Full Lock Desk Policy Can Be Found Here | AFR Guidelines

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

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WHOLESALE MORTGAGE DIVISION

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W. Rate Sheet Dated: 7/16/2015 **Release Time:** 10:00 AM ET

30 Day Lock Exp.: 8/17/2015
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	98.345	98.205	98.064
4.250	98.907	98.767	98.626
4.375	99.469	99.329	99.188
4.500	100.000	99.860	99.719
4.625	100.531	100.391	100.250
4.750	101.031	100.891	100.750
4.875	101.531	101.391	101.250
5.000	102.000	101.860	101.719
5.125	102.250	102.110	101.969
5.250	102.500	102.360	102.219
5.375	102.719	102.579	102.438
5.500	102.938	102.798	102.657

Non-Conforming 15 year Fixed
Max Price After Adjustments 101.250

Rate	30 day	45 day	60 day
3.375	98.359	98.234	98.109
3.500	98.836	98.711	98.586
3.625	99.271	99.131	98.990
3.750	99.724	99.599	99.474
3.875	100.130	100.005	99.880
4.000	100.505	100.380	100.255
4.125	100.818	100.693	100.568
4.250	101.099	100.974	100.849
4.375	101.287	101.162	101.037
4.500	101.412	101.287	101.162
4.625	101.537	101.412	101.287
4.750	101.600	101.475	101.350

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.: 8/17/2015
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
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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: 7/16/2015 **Release Time:** 10:00 AM ET

30 Day Lock Exp.: 8/17/2015
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
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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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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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	≤70% CLTV	70.01-80% CLTV
Subordinate Financing	0.000	-0.875
	All CLTVs	
Condo	-0.250	
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