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.: 8/19/2015
45 Day Lock Exp.: 9/3/2015
60 Day Lock Exp.: 9/18/2015

prices are subject to change without notice

W. Rate Sheet Dated: 7/20/2015   **Release Time:** 10:00 AM ET

STANDARD GOVERNMENT PRODUCT

30/25 Year Government – Standard Product

Rate	30 Day	45 Day	60 Day
3.250	99.115	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	104.447	104.197	103.947
4.375	104.682	104.432	104.182
4.500	105.247	104.997	104.747
4.625	105.347	105.097	104.847
4.750	105.847	105.597	105.347
4.875	106.247	105.997	105.747
5.000	106.797	106.547	106.297
5.125	106.847	106.597	106.347
5.250	N/A	N/A	N/A
5.375	N/A	N/A	N/A
5.500	N/A	N/A	N/A

20 Year Government – Standard Product

Rate	30 Day	45 Day	60 Day
3.250	98.865	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	104.197	103.947	103.697
4.375	104.432	104.182	103.932
4.500	104.997	104.747	104.497
4.625	105.097	104.847	104.597
4.750	105.597	105.347	105.097
4.875	105.997	105.747	105.497
5.000	106.547	106.297	106.047
5.125	106.597	106.347	106.097
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	100.183	99.933	99.683
2.875	100.483	100.233	99.983
3.000	100.733	100.483	100.233
3.125	100.883	100.633	100.383
3.250	102.515	102.265	102.015
3.375	102.815	102.565	102.315
3.500	103.065	102.815	102.565
3.625	103.215	102.965	102.715
3.750	104.152	103.902	103.652
3.875	104.452	104.202	103.952
4.000	104.652	104.402	104.152
4.125	104.802	104.552	104.302
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	98.615	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	103.947	103.697	103.447
4.375	104.182	103.932	103.682
4.500	104.747	104.497	104.247
4.625	104.847	104.597	104.347
4.750	105.347	105.097	104.847
4.875	105.747	105.497	105.247
5.000	106.297	106.047	105.797
5.125	106.347	106.097	105.847
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	98.365	98.115	97.865
3.375	98.665	98.415	98.165
3.500	99.465	99.215	98.965
3.625	99.565	99.315	99.065
3.750	101.469	101.219	100.969
3.875	101.969	101.719	101.469
4.000	102.519	102.269	102.019
4.125	102.619	102.369	102.119
4.250	103.697	103.447	103.197
4.375	103.932	103.682	103.432
4.500	104.497	104.247	103.997
4.625	104.597	104.347	104.097
4.750	105.097	104.847	104.597
4.875	105.497	105.247	104.997
5.000	106.047	105.797	105.547
5.125	106.097	105.847	105.597
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	99.733	99.483	99.233
2.875	100.033	99.783	99.533
3.000	100.283	100.033	99.783
3.125	100.433	100.183	99.933
3.250	102.065	101.815	101.565
3.375	102.365	102.115	101.865
3.500	102.615	102.365	102.115
3.625	102.765	102.515	102.265
3.750	103.702	103.452	103.202
3.875	104.002	103.752	103.502
4.000	104.202	103.952	103.702
4.125	104.352	104.102	103.852
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	97.540	97.290	97.040
4.000	100.594	100.344	100.094
4.500	102.572	102.322	102.072
5.000	104.122	103.872	103.622

15 Year One Time Close "OTC" – Specialty Product

Rate	30 Day	45 Day	60 Day
3.000	98.649	98.399	98.149
3.500	100.981	100.731	100.481
4.000	102.568	102.318	102.068
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	7/20/2015	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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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	94.570	94.320	94.070	N/A	N/A	N/A
3.375	95.417	95.167	94.917	93.080	92.830	92.580
3.500	96.338	96.088	95.838	94.275	94.025	93.775
3.625	97.335	97.085	96.835	95.546	95.296	95.046
3.750	98.309	98.059	97.809	96.767	96.517	96.267
3.875	99.135	98.885	98.635	97.789	97.539	97.289
3.990	99.896	99.646	99.396	98.745	98.495	98.245
4.000	99.996	99.746	99.496	98.845	98.595	98.345
4.125	100.891	100.641	100.391	99.936	99.686	99.436
4.250	101.719	101.469	101.219	100.922	100.672	100.422
4.375	102.371	102.121	101.871	101.651	101.401	101.151
4.500	103.080	102.830	102.580	102.439	102.189	101.939
4.625	103.846	103.596	103.346	103.283	103.033	102.783
4.750	104.573	104.323	104.073	104.076	103.826	103.576
4.875	105.132	104.882	104.632	104.674	104.424	104.174
4.990	105.591	105.341	105.091	105.172	104.922	104.672
5.000	105.691	105.441	105.191	105.272	105.022	104.772
5.125	106.251	106.001	105.751	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
3.250	94.741	94.491	94.241	94.140	93.890	93.640
3.375	95.739	95.489	95.239	95.002	94.752	94.502
3.500	96.736	96.486	96.236	95.940	95.690	95.440
3.625	97.734	97.484	97.234	96.952	96.702	96.452
3.750	98.625	98.375	98.125	97.926	97.676	97.426
3.875	99.289	99.039	98.789	98.721	98.471	98.221
3.990	99.853	99.603	99.353	99.451	99.201	98.951
4.000	99.953	99.703	99.453	99.551	99.301	99.051
4.125	100.617	100.367	100.117	100.415	100.165	99.915
4.250	101.277	101.027	100.777	101.222	100.972	100.722
4.375	101.926	101.676	101.426	101.873	101.623	101.373
4.500	102.575	102.325	102.075	102.582	102.332	102.082
4.625	103.224	102.974	102.724	103.349	103.099	102.849
4.750	103.782	103.532	103.282	104.031	103.781	103.531
4.875	104.146	103.896	103.646	104.449	104.199	103.949
4.990	104.410	104.160	103.910	104.768	104.518	104.268
5.000	104.510	104.260	104.010	104.868	104.618	104.368
5.125	104.873	104.623	104.373	105.286	105.036	104.786

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	93.115	92.865	92.615	N/A	N/A	N/A
2.375	94.506	94.256	94.006	N/A	N/A	N/A
2.500	95.898	95.648	95.398	N/A	N/A	N/A
2.625	96.906	96.656	96.406	93.509	93.259	93.009
2.750	97.575	97.325	97.075	94.490	94.240	93.990
2.875	98.271	98.021	97.771	95.498	95.248	94.998
2.990	98.895	98.645	98.395	96.435	96.185	95.935
3.000	98.995	98.745	98.495	96.535	96.285	96.035
3.125	99.650	99.400	99.150	97.438	97.188	96.938
3.250	100.243	99.993	99.743	98.218	97.968	97.718
3.375	100.861	100.611	100.361	99.023	98.773	98.523
3.500	101.503	101.253	101.003	99.853	99.603	99.353
3.625	102.014	101.764	101.514	100.503	100.253	100.003
3.750	102.421	102.171	101.921	101.003	100.753	100.503
3.875	102.883	102.633	102.383	101.559	101.309	101.059
3.990	103.300	103.050	102.800	102.070	101.820	101.570
4.000	103.400	103.150	102.900	102.170	101.920	101.670
4.125	103.945	103.695	103.445	N/A	N/A	N/A

DURP 10 Year

Rate	≤ 105% LTV 30 Day	≤ 105% LTV 45 Day	≤ 105% LTV 60 Day	> 105% LTV 30 Day	> 105% LTV 45 Day	> 105% LTV 60 Day
2.250	92.667	92.417	92.167	N/A	N/A	N/A
2.375	94.059	93.809	93.559	N/A	N/A	N/A
2.500	95.451	95.201	94.951	N/A	N/A	N/A
2.625	96.525	96.275	96.025	93.309	93.059	92.809
2.750	97.307	97.057	96.807	94.290	94.040	93.790
2.875	98.088	97.838	97.588	95.298	95.048	94.798
2.990	98.770	98.520	98.270	96.235	95.985	95.735
3.000	98.870	98.620	98.370	96.335	96.085	95.835
3.125	99.472	99.222	98.972	97.238	96.988	96.738
3.250	99.910	99.660	99.410	98.018	97.768	97.518
3.375	100.347	100.097	99.847	98.823	98.573	98.323
3.500	100.785	100.535	100.285	99.653	99.403	99.153
3.625	101.182	100.932	100.682	100.303	100.053	99.803
3.750	101.541	101.291	101.041	100.803	100.553	100.303
3.875	101.901	101.651	101.401	101.359	101.109	100.859
3.990	102.160	101.910	101.660	101.870	101.620	101.370
4.000	102.260	102.010	101.760	101.970	101.720	101.470
4.125	102.620	102.370	102.120	N/A	N/A	N/A

Applicable for all mortgage with greater than 15 year terms

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

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

DU Refi Plus Adjusters

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

LTV Range

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

Refi Plus Mortgages with Subordinate Financing *

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

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

Loan Level Price Adjuster Caps

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

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Flood Certification = $10.00 | FHA ID# - 1358600006

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30/25 Year FNMA

Rate	30 day	45 day	60 day
3.000	N/A	N/A	N/A
3.125	94.501	94.251	94.226
3.250	95.720	95.470	95.445
3.375	96.567	96.317	96.292
3.500	97.488	97.238	97.213
3.625	98.485	98.235	98.210
3.750	99.459	99.209	99.184
3.875	100.285	100.035	100.010
3.990	101.096	100.846	100.821
4.000	101.146	100.896	100.871
4.125	102.041	101.791	101.766
4.250	102.869	102.619	102.594
4.375	103.521	103.271	103.246
4.500	104.230	103.980	103.955
4.625	104.996	104.746	104.721
4.750	105.723	105.473	105.448
4.875	106.282	106.032	106.007
4.990	106.791	106.541	106.516
5.000	106.841	106.591	106.566
5.125	107.401	107.151	107.126

20 Year FNMA

Rate	30 day	45 day	60 day
3.000	N/A	N/A	N/A
3.125	95.338	95.088	94.838
3.250	96.751	96.501	96.251
3.375	97.749	97.499	97.249
3.500	98.746	98.496	98.246
3.625	99.744	99.494	99.244
3.750	100.635	100.385	100.135
3.875	101.299	101.049	100.799
3.990	101.913	101.663	101.413
4.000	101.963	101.713	101.463
4.125	102.627	102.377	102.127
4.250	103.287	103.037	102.787
4.375	103.936	103.686	103.436
4.500	104.585	104.335	104.085
4.625	105.234	104.984	104.734
4.750	105.792	105.542	105.292
4.875	106.156	105.906	105.656
4.990	106.470	106.220	105.970
5.000	106.520	106.270	106.020
5.125	106.883	106.633	106.383

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	93.865	93.615	93.365
2.375	95.256	95.006	94.756
2.500	96.648	96.398	96.148
2.625	97.656	97.406	97.156
2.750	98.325	98.075	97.825
2.875	99.021	98.771	98.521
2.990	99.695	99.445	99.195
3.000	99.745	99.495	99.245
3.125	100.400	100.150	99.900
3.250	100.993	100.743	100.493
3.375	101.611	101.361	101.111
3.500	102.253	102.003	101.753
3.625	102.764	102.514	102.264
3.750	103.171	102.921	102.671
3.875	103.633	103.383	103.133
3.990	104.100	103.850	103.600
4.000	104.150	103.900	103.650
4.125	104.695	104.445	104.195

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	94.677	94.427	94.177
2.375	96.069	95.819	95.569
2.500	97.461	97.211	96.961
2.625	98.535	98.285	98.035
2.750	99.317	99.067	98.817
2.875	100.098	99.848	99.598
2.990	100.830	100.580	100.330
3.000	100.880	100.630	100.380
3.125	101.482	101.232	100.982
3.250	101.920	101.670	101.420
3.375	102.357	102.107	101.857
3.500	102.795	102.545	102.295
3.625	103.192	102.942	102.692
3.750	103.551	103.301	103.051
3.875	103.911	103.661	103.411
3.990	104.220	103.970	103.720
4.000	104.270	104.020	103.770
4.125	104.630	104.380	104.130

30/25 Year HB FNMA

Rate	30 day	45 day	60 day
3.000	N/A	N/A	N/A
3.125	N/A	N/A	N/A
3.250	N/A	N/A	N/A
3.375	94.866	94.616	94.366
3.500	96.014	95.764	95.514
3.625	97.237	96.987	96.737
3.750	98.362	98.112	97.862
3.875	99.181	98.931	98.681
3.990	99.984	99.734	99.484
4.000	100.034	99.784	99.534
4.125	100.922	100.672	100.422
4.250	101.639	101.389	101.139
4.375	101.963	101.713	101.463
4.500	102.344	102.094	101.844
4.625	102.782	102.532	102.282
4.750	103.281	103.031	102.781
4.875	103.824	103.574	103.324
4.990	104.318	104.068	103.818
5.000	104.368	104.118	103.868
5.125	104.911	104.661	104.411

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	95.433	95.183	94.933
2.625	96.613	96.363	96.113
2.750	97.437	97.187	96.937
2.875	98.289	98.039	97.789
2.990	99.120	98.870	98.620
3.000	99.170	98.920	98.670
3.125	99.900	99.650	99.400
3.250	100.493	100.243	99.993
3.375	101.111	100.861	100.611
3.500	101.753	101.503	101.253
3.625	102.150	101.900	101.650
3.750	102.338	102.088	101.838
3.875	102.582	102.332	102.082
3.990	102.830	102.580	102.330
4.000	102.880	102.630	102.380
4.125	103.206	102.956	102.706

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.: 8/19/2015
45 Day Lock Exp.: 9/3/2015
60 Day Lock Exp.: 9/18/2015

W. Rate Sheet Dated: 7/20/2015 **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	94.470	94.220	93.970
3.500	95.317	95.067	94.817
3.625	96.238	95.988	95.738
3.750	97.235	96.985	96.735
3.875	98.209	97.959	97.709
4.000	99.035	98.785	98.535
4.125	99.896	99.646	99.396
4.250	100.791	100.541	100.291
4.375	101.619	101.369	101.119
4.500	102.271	102.021	101.771
4.625	102.980	102.730	102.480
4.750	103.747	103.497	103.247
4.875	104.473	104.223	103.973
5.000	105.032	104.782	104.532
5.125	105.591	105.341	105.091
5.250	106.151	105.901	105.651

FNMA HB 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	N/A	N/A	N/A
3.500	N/A	N/A	N/A
3.625	94.668	94.418	94.168
3.750	95.886	95.636	95.386
3.875	97.048	96.798	96.548
4.000	97.863	97.613	97.363
4.125	98.714	98.464	98.214
4.250	99.599	99.349	99.099
4.375	100.365	100.115	99.865
4.500	100.684	100.434	100.184
4.625	101.060	100.810	100.560
4.750	101.494	101.244	100.994
4.875	101.987	101.737	101.487
5.000	102.531	102.281	102.031
5.125	103.074	102.824	102.574
5.250	103.618	103.368	103.118

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](#)

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30 Day Lock Exp.: 8/19/2015
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60 Day Lock Exp.: 9/18/2015

prices are subject to change without notice

W. Rate Sheet Dated: 7/20/2015

Release Time: 10:00 AM ET

30/25 Year Open Access ≤ 105.00 LTV

Rate	30 day	45 day	60 day
3.250	93.930	93.680	93.430
3.375	95.090	94.840	94.590
3.500	96.220	95.970	95.720
3.625	97.285	97.035	96.785
3.750	98.147	97.897	97.647
3.875	98.866	98.616	98.366
4.000	99.828	99.578	99.328
4.125	100.783	100.533	100.283
4.250	101.508	101.258	101.008
4.375	102.095	101.845	101.595
4.500	102.980	102.730	102.480
4.625	103.804	103.554	103.304
4.750	104.436	104.186	103.936
4.875	104.964	104.714	104.464
5.000	105.479	105.229	104.979
5.125	106.246	105.996	105.746
5.250	106.825	106.575	106.325

30/25 Year Open Access > 105.00 LTV

Rate	30 day	45 day	60 day
3.250	93.930	93.680	93.430
3.375	95.028	94.778	94.528
3.500	96.158	95.908	95.658
3.625	97.223	96.973	96.723
3.750	98.085	97.835	97.585
3.875	98.804	98.554	98.304
4.000	99.953	99.703	99.453
4.125	100.908	100.658	100.408
4.250	101.633	101.383	101.133
4.375	102.220	101.970	101.720
4.500	103.793	103.543	103.293
4.625	104.617	104.367	104.117
4.750	105.249	104.999	104.749
4.875	105.777	105.527	105.277
5.000	107.604	107.354	107.104
5.125	108.371	108.121	107.871
5.250	108.950	108.700	108.450

20 Year Open Access ≤ 105.00 LTV

Rate	30 day	45 day	60 day
3.250	95.996	95.746	95.496
3.375	96.952	96.702	96.452
3.500	97.881	97.631	97.381
3.625	98.767	98.517	98.267
3.750	99.505	99.255	99.005
3.875	100.155	99.905	99.655
4.000	100.725	100.475	100.225
4.125	101.532	101.282	101.032
4.250	102.181	101.931	101.681
4.375	102.739	102.489	102.239
4.500	103.366	103.116	102.866
4.625	104.088	103.838	103.588
4.750	104.675	104.425	104.175
4.875	105.186	104.936	104.686
5.000	104.900	104.650	104.400
5.125	105.574	105.324	105.074
5.250	106.115	105.865	105.615

20 Year Open Access > 105.00 LTV

Rate	30 day	45 day	60 day
3.250	95.996	95.746	95.496
3.375	96.640	96.390	96.140
3.500	97.569	97.319	97.069
3.625	98.455	98.205	97.955
3.750	99.193	98.943	98.693
3.875	99.843	99.593	99.343
4.000	100.538	100.288	100.038
4.125	101.345	101.095	100.845
4.250	101.994	101.744	101.494
4.375	102.552	102.302	102.052
4.500	103.554	103.304	103.054
4.625	104.276	104.026	103.776
4.750	104.863	104.613	104.363
4.875	105.374	105.124	104.874
5.000	105.338	105.088	104.838
5.125	106.012	105.762	105.512
5.250	106.553	106.303	106.053

15 Year Open Access ≤ 105.00 LTV

Rate	30 day	45 day	60 day
2.250	94.750	94.500	94.250
2.375	95.441	95.191	94.941
2.500	96.132	95.882	95.632
2.625	96.769	96.519	96.269
2.750	97.598	97.348	97.098
2.875	98.285	98.035	97.785
3.000	98.950	98.700	98.450
3.125	99.541	99.291	99.041
3.250	100.076	99.826	99.576
3.375	100.809	100.559	100.309
3.500	101.412	101.162	100.912
3.625	101.950	101.700	101.450
3.750	102.458	102.208	101.958
3.875	102.964	102.714	102.464
4.000	103.393	103.143	102.893
4.125	103.916	103.666	103.416
4.250	104.406	104.156	103.906

15 Year Open Access > 105.00 LTV

Rate	30 day	45 day	60 day
2.250	94.750	94.500	94.250
2.375	93.316	93.066	92.816
2.500	94.007	93.757	93.507
2.625	94.644	94.394	94.144
2.750	95.473	95.223	94.973
2.875	97.660	97.410	97.160
3.000	98.325	98.075	97.825
3.125	98.916	98.666	98.416
3.250	99.451	99.201	98.951
3.375	100.434	100.184	99.934
3.500	101.037	100.787	100.537
3.625	101.575	101.325	101.075
3.750	102.083	101.833	101.583
3.875	102.839	102.589	102.339
4.000	103.268	103.018	102.768
4.125	103.791	103.541	103.291
4.250	104.281	104.031	103.781

Applicable for all mortgages with greater than 15 year terms

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

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

Open Access Mortgage with Subordinate Financing

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

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

Open Access Adjusters

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

Relief Refinance Mortgage Delivery Fee Cap

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

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

Lock Desk Policy

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Flood Certification = $10.00

FHA ID# - 1358600006

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

[AFR Guidelines](#)

AMERICAN FINANCIAL RESOURCES, INC.
WHOLESALE MORTGAGE DIVISION

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

30 Day Lock Exp.: 8/19/2015
45 Day Lock Exp.: 9/3/2015
60 Day Lock Exp.: 9/18/2015

prices are subject to change without notice

W. Rate Sheet Dated: 7/20/2015 **Release Time:** 10:00 AM ET

30/25 Year FHLMC

Rate	30 day	45 day	60 day
3.125	N/A	N/A	N/A
3.250	95.090	94.840	94.815
3.375	96.250	96.000	95.975
3.500	97.380	97.130	97.105
3.625	98.445	98.195	98.170
3.750	99.307	99.057	99.032
3.875	100.026	99.776	99.751
3.990	100.938	100.688	100.663
4.000	100.988	100.738	100.713
4.125	101.943	101.693	101.668
4.250	102.668	102.418	102.393
4.375	103.255	103.005	102.980
4.500	104.140	103.890	103.865
4.625	104.964	104.714	104.689
4.750	105.596	105.346	105.321
4.875	106.124	105.874	105.849
4.990	106.589	106.339	106.314
5.000	106.639	106.389	106.364
5.125	107.406	107.156	107.131
5.250	107.985	107.735	107.710

20 Year FHLMC

Rate	30 day	45 day	60 day
3.125	N/A	N/A	N/A
3.250	97.256	97.006	96.756
3.375	98.212	97.962	97.712
3.500	99.141	98.891	98.641
3.625	100.027	99.777	99.527
3.750	100.765	100.515	100.265
3.875	101.415	101.165	100.915
3.990	101.935	101.685	101.435
4.000	101.985	101.735	101.485
4.125	102.792	102.542	102.292
4.250	103.441	103.191	102.941
4.375	103.999	103.749	103.499
4.500	104.626	104.376	104.126
4.625	105.348	105.098	104.848
4.750	105.935	105.685	105.435
4.875	106.446	106.196	105.946
4.990	106.110	105.860	105.610
5.000	106.160	105.910	105.660
5.125	106.834	106.584	106.334
5.250	107.375	107.125	106.875

15 Year FHLMC

Rate	30 day	45 day	60 day
2.125	N/A	N/A	N/A
2.250	95.410	95.160	94.910
2.375	96.101	95.851	95.601
2.500	96.792	96.542	96.292
2.625	97.429	97.179	96.929
2.750	98.258	98.008	97.758
2.875	98.945	98.695	98.445
2.990	99.560	99.310	99.060
3.000	99.610	99.360	99.110
3.125	100.201	99.951	99.701
3.250	100.736	100.486	100.236
3.375	101.469	101.219	100.969
3.500	102.072	101.822	101.572
3.625	102.610	102.360	102.110
3.750	103.118	102.868	102.618
3.875	103.624	103.374	103.124
3.990	104.003	103.753	103.503
4.000	104.053	103.803	103.553
4.125	104.576	104.326	104.076
4.250	105.066	104.816	104.566

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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60 Day Lock Exp.: 9/18/2015

prices are subject to change without notice

W. Rate Sheet Dated: 7/20/2015

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	95.090	94.840	94.815
3.375	96.250	96.000	95.975
3.500	97.380	97.130	97.105
3.625	98.445	98.195	98.170
3.750	99.307	99.057	99.032
3.875	100.026	99.776	99.751
3.990	100.938	100.688	100.663
4.000	100.988	100.738	100.713
4.125	101.943	101.693	101.668
4.250	102.668	102.418	102.393
4.375	103.255	103.005	102.980
4.500	104.140	103.890	103.865
4.625	104.964	104.714	104.689
4.750	105.596	105.346	105.321
4.875	106.124	105.874	105.849
4.990	106.589	106.339	106.314
5.000	106.639	106.389	106.364
5.125	107.406	107.156	107.131
5.250	107.985	107.735	107.710

20 Year FHLMC HP & HPA

Rate	30 day	45 day	60 day
3.125	N/A	N/A	N/A
3.250	97.256	97.006	96.756
3.375	98.212	97.962	97.712
3.500	99.141	98.891	98.641
3.625	100.027	99.777	99.527
3.750	100.765	100.515	100.265
3.875	101.415	101.165	100.915
3.990	101.935	101.685	101.435
4.000	101.985	101.735	101.485
4.125	102.792	102.542	102.292
4.250	103.441	103.191	102.941
4.375	103.999	103.749	103.499
4.500	104.626	104.376	104.126
4.625	105.348	105.098	104.848
4.750	105.935	105.685	105.435
4.875	106.446	106.196	105.946
4.990	106.110	105.860	105.610
5.000	106.160	105.910	105.660
5.125	106.834	106.584	106.334
5.250	107.375	107.125	106.875

15 Year FHLMC HP & HPA

Rate	30 day	45 day	60 day
2.125	N/A	N/A	N/A
2.250	95.410	95.160	94.910
2.375	96.101	95.851	95.601
2.500	96.792	96.542	96.292
2.625	97.429	97.179	96.929
2.750	98.258	98.008	97.758
2.875	98.945	98.695	98.445
2.990	99.560	99.310	99.060
3.000	99.610	99.360	99.110
3.125	100.201	99.951	99.701
3.250	100.736	100.486	100.236
3.375	101.469	101.219	100.969
3.500	102.072	101.822	101.572
3.625	102.610	102.360	102.110
3.750	103.118	102.868	102.618
3.875	103.624	103.374	103.124
3.990	104.003	103.753	103.503
4.000	104.053	103.803	103.553
4.125	104.576	104.326	104.076
4.250	105.066	104.816	104.566

Adjustments

Multi Unit

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

Feature Adjustments

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

All Loan Type Adjustments

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

Mortgages with Subordinate Financing

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

Super Conforming Mortgage

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

Home Possible Mortgage

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

Home Possible Advantage Mortgage

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

Lender Paid MI Adjustments (cumulative with above adjustments)

LPMI Adjust "All Properties but Manufactured and Multi Unit"

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

LPMI Adjust "Manufactured and Multi Unit"

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

Additional LPMI Premium Adjustments

Product Feature	FICO ≥ 740	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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W. Rate Sheet Dated: 7/20/2015 **Release Time:** 10:00 AM ET

30 Day Lock Exp.: 8/19/2015
45 Day Lock Exp.: 9/3/2015
60 Day Lock Exp.: 9/18/2015

Non-Conforming 30 year Fixed
Max Price After Adjustments 101.750

Rate	30 day	45 day	60 day
4.125	98.617	98.477	98.336
4.250	99.179	99.039	98.898
4.375	99.710	99.570	99.429
4.500	100.241	100.101	99.960
4.625	100.741	100.601	100.460
4.750	101.241	101.101	100.960
4.875	101.710	101.570	101.429
5.000	101.960	101.820	101.679
5.125	102.210	102.070	101.929
5.250	102.429	102.289	102.148
5.375	102.648	102.508	102.367
5.500	102.867	102.727	102.586

Non-Conforming 15 year Fixed
Max Price After Adjustments 101.250

Rate	30 day	45 day	60 day
3.375	98.360	98.235	98.110
3.500	98.837	98.712	98.587
3.625	99.272	99.132	98.991
3.750	99.725	99.600	99.475
3.875	100.131	100.006	99.881
4.000	100.506	100.381	100.256
4.125	100.819	100.694	100.569
4.250	101.100	100.975	100.850
4.375	101.288	101.163	101.038
4.500	101.413	101.288	101.163
4.625	101.538	101.413	101.288
4.750	101.601	101.476	101.351

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.: 8/19/2015
45 Day Lock Exp.: 9/3/2015

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: 7/20/2015 **Release Time:** 10:00 AM ET

30 Day Lock Exp.: 8/19/2015
45 Day Lock Exp.: 9/3/2015

Alt-Option Ratio Terms & Pricing

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

Ratio 30 yr Fixed (AORP-30F)

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

Ratio 15 yr Fixed (AORP-15F)

Rate	30 day	45 day
6.125	100.196	100.043
6.250	100.441	100.282
6.375	100.686	100.522
6.500	100.931	100.761
6.625	101.175	101.001
6.750	101.420	101.240
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7.875	103.623	103.397

Ratio FICO / LTV Price Adjustments

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

Ratio Price Adjustments

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

Alt-Option Income Terms & Pricing

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

Income 30 yr Fixed (AOIP-30F)

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

Income 15 yr Fixed (AOIP-15F)

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

Income FICO / LTV Price Adjustments

FICO	LTV RATIOS ≤50%	50.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%
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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

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

Full Lock Desk Policy Can Be Found Here | AFR Guidelines