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.: 8/20/2015
45 Day Lock Exp.: 9/4/2015
60 Day Lock Exp.: 9/21/2015

prices are subject to change without notice

W. Rate Sheet Dated: 7/21/2015
Release Time: 10:00 AM ET

STANDARD GOVERNMENT PRODUCT

30/25 Year Government Standard Product

Rate	30 Day	45 Day	60 Day
3.250	99.193	98.943	98.693
3.375	99.493	99.243	98.993
3.500	100.293	100.043	99.793
3.625	100.393	100.143	99.893
3.750	102.297	102.047	101.797
3.875	102.797	102.547	102.297
4.000	103.347	103.097	102.847
4.125	103.447	103.197	102.947
4.250	104.478	104.228	103.978
4.375	104.713	104.463	104.213
4.500	105.278	105.028	104.778
4.625	105.378	105.128	104.878
4.750	105.863	105.613	105.363
4.875	106.263	106.013	105.763
5.000	106.813	106.563	106.313
5.125	106.863	106.613	106.363
5.250	N/A	N/A	N/A
5.375	N/A	N/A	N/A
5.500	N/A	N/A	N/A

20 Year Government Standard Product

Rate	30 Day	45 Day	60 Day
3.250	98.943	98.693	98.443
3.375	99.243	98.993	98.743
3.500	100.043	99.793	99.543
3.625	100.143	99.893	99.643
3.750	102.047	101.797	101.547
3.875	102.547	102.297	102.047
4.000	103.097	102.847	102.597
4.125	103.197	102.947	102.697
4.250	104.228	103.978	103.728
4.375	104.463	104.213	103.963
4.500	105.028	104.778	104.528
4.625	105.128	104.878	104.628
4.750	105.613	105.363	105.113
4.875	106.013	105.763	105.513
5.000	106.563	106.313	106.063
5.125	106.613	106.363	106.113
5.250	N/A	N/A	N/A
5.375	N/A	N/A	N/A
5.500	N/A	N/A	N/A

15/10 Year Government Standard Product

Rate	30 Day	45 Day	60 Day
2.750	100.191	99.941	99.691
2.875	100.491	100.241	99.991
3.000	100.741	100.491	100.241
3.125	100.891	100.641	100.391
3.250	102.531	102.281	102.031
3.375	102.831	102.581	102.331
3.500	103.081	102.831	102.581
3.625	103.231	102.981	102.731
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 = 0.280

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	98.693	98.443	98.193
3.375	98.993	98.743	98.493
3.500	99.793	99.543	99.293
3.625	99.893	99.643	99.393
3.750	101.797	101.547	101.297
3.875	102.297	102.047	101.797
4.000	102.847	102.597	102.347
4.125	102.947	102.697	102.447
4.250	103.978	103.728	103.478
4.375	104.213	103.963	103.713
4.500	104.778	104.528	104.278
4.625	104.878	104.628	104.378
4.750	105.363	105.113	104.863
4.875	105.763	105.513	105.263
5.000	106.313	106.063	105.813
5.125	106.363	106.113	105.863
5.250	N/A	N/A	N/A
5.375	N/A	N/A	N/A
5.500	N/A	N/A	N/A

20 Year Government Specialty Product

Rate	30 Day	45 Day	60 Day
3.250	98.443	98.193	97.943
3.375	98.743	98.493	98.243
3.500	99.543	99.293	99.043
3.625	99.643	99.393	99.143
3.750	101.547	101.297	101.047
3.875	102.047	101.797	101.547
4.000	102.597	102.347	102.097
4.125	102.697	102.447	102.197
4.250	103.728	103.478	103.228
4.375	103.963	103.713	103.463
4.500	104.528	104.278	104.028
4.625	104.628	104.378	104.128
4.750	105.113	104.863	104.613
4.875	105.513	105.263	105.013
5.000	106.063	105.813	105.563
5.125	106.113	105.863	105.613
5.250	N/A	N/A	N/A
5.375	N/A	N/A	N/A
5.500	N/A	N/A	N/A

15/10 Year Government Specialty Product

Rate	30 Day	45 Day	60 Day
2.750	99.741	99.491	99.241
2.875	100.041	99.791	99.541
3.000	100.291	100.041	99.791
3.125	100.441	100.191	99.941
3.250	102.081	101.831	101.581
3.375	102.381	102.131	101.881
3.500	102.631	102.381	102.131
3.625	102.781	102.531	102.281
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 = 0.280

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	97.618	97.368	97.118
4.000	100.672	100.422	100.172
4.500	102.603	102.353	102.103
5.000	104.138	103.888	103.638

15 Year One Time Close "OTC" Specialty Product

Rate	30 Day	45 Day	60 Day
3.000	98.657	98.407	98.157
3.500	100.997	100.747	100.497
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.

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	7/21/2015	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	45 Day	60 Day	> 105% LTV 30 Day	45 Day	60 Day
3.250	94.436	94.186	93.936	N/A	N/A	N/A
3.375	95.283	95.033	94.783	92.946	92.696	92.446
3.500	96.204	95.954	95.704	94.141	93.891	93.641
3.625	97.201	96.951	96.701	95.411	95.161	94.911
3.750	98.176	97.926	97.676	96.635	96.385	96.135
3.875	99.010	98.760	98.510	97.664	97.414	97.164
3.990	99.779	99.529	99.279	98.628	98.378	98.128
4.000	99.879	99.629	99.379	98.728	98.478	98.228
4.125	100.782	100.532	100.282	99.827	99.577	99.327
4.250	101.616	101.366	101.116	100.818	100.568	100.318
4.375	102.267	102.017	101.767	101.548	101.298	101.048
4.500	102.977	102.727	102.477	102.335	102.085	101.835
4.625	103.743	103.493	103.243	103.180	102.930	102.680
4.750	104.478	104.228	103.978	103.981	103.731	103.481
4.875	105.061	104.811	104.561	104.603	104.353	104.103
4.990	105.544	105.294	105.044	105.125	104.875	104.625
5.000	105.644	105.394	105.144	105.225	104.975	104.725
5.125	106.228	105.978	105.728	N/A	N/A	N/A

DURP 20 Year

Rate	≤ 105% LTV 30 Day	45 Day	60 Day	> 105% LTV 30 Day	45 Day	60 Day
3.250	94.607	94.357	94.107	94.006	93.756	93.506
3.375	95.605	95.355	95.105	94.868	94.618	94.368
3.500	96.602	96.352	96.102	95.806	95.556	95.306
3.625	97.600	97.350	97.100	96.818	96.568	96.318
3.750	98.493	98.243	97.993	97.794	97.544	97.294
3.875	99.165	98.915	98.665	98.596	98.346	98.096
3.990	99.737	99.487	99.237	99.334	99.084	98.834
4.000	99.837	99.587	99.337	99.434	99.184	98.934
4.125	100.509	100.259	100.009	100.306	100.056	99.806
4.250	101.173	100.923	100.673	101.118	100.868	100.618
4.375	101.823	101.573	101.323	101.770	101.520	101.270
4.500	102.472	102.222	101.972	102.479	102.229	101.979
4.625	103.121	102.871	102.621	103.246	102.996	102.746
4.750	103.687	103.437	103.187	103.936	103.686	103.436
4.875	104.075	103.825	103.575	104.378	104.128	103.878
4.990	104.363	104.113	103.863	104.721	104.471	104.221
5.000	104.463	104.213	103.963	104.821	104.571	104.321
5.125	104.851	104.601	104.351	105.263	105.013	104.763

DURP 15 Year

Rate	≤ 105% LTV 30 Day	45 Day	60 Day	> 105% LTV 30 Day	45 Day	60 Day
2.250	93.009	92.759	92.509	N/A	N/A	N/A
2.375	94.402	94.152	93.902	N/A	N/A	N/A
2.500	95.795	95.545	95.295	N/A	N/A	N/A
2.625	96.804	96.554	96.304	93.406	93.156	92.906
2.750	97.472	97.222	96.972	94.387	94.137	93.887
2.875	98.169	97.919	97.669	95.396	95.146	94.896
2.990	98.793	98.543	98.293	96.333	96.083	95.833
3.000	98.893	98.643	98.393	96.433	96.183	95.933
3.125	99.549	99.299	99.049	97.336	97.086	96.836
3.250	100.142	99.892	99.642	98.117	97.867	97.617
3.375	100.759	100.509	100.259	98.922	98.672	98.422
3.500	101.402	101.152	100.902	99.752	99.502	99.252
3.625	101.909	101.659	101.409	100.398	100.148	99.898
3.750	102.309	102.059	101.809	100.892	100.642	100.392
3.875	102.764	102.514	102.264	101.440	101.190	100.940
3.990	103.172	102.922	102.672	101.943	101.693	101.443
4.000	103.272	103.022	102.772	102.043	101.793	101.543
4.125	103.807	103.557	103.307	102.671	102.421	102.171

DURP 10 Year

Rate	≤ 105% LTV 30 Day	45 Day	60 Day	> 105% LTV 30 Day	45 Day	60 Day
2.250	92.562	92.312	92.062	N/A	N/A	N/A
2.375	93.954	93.704	93.454	N/A	N/A	N/A
2.500	95.347	95.097	94.847	N/A	N/A	N/A
2.625	96.423	96.173	95.923	93.206	92.956	92.706
2.750	97.204	96.954	96.704	94.187	93.937	93.687
2.875	97.986	97.736	97.486	95.196	94.946	94.696
2.990	98.668	98.418	98.168	96.133	95.883	95.633
3.000	98.768	98.518	98.268	96.233	95.983	95.733
3.125	99.371	99.121	98.871	97.136	96.886	96.636
3.250	99.808	99.558	99.308	97.917	97.667	97.417
3.375	100.246	99.996	99.746	98.722	98.472	98.222
3.500	100.683	100.433	100.183	99.552	99.302	99.052
3.625	101.076	100.826	100.576	100.198	99.948	99.698
3.750	101.428	101.178	100.928	100.692	100.442	100.192
3.875	101.780	101.530	101.280	101.240	100.990	100.740
3.990	102.032	101.782	101.532	101.743	101.493	101.243
4.000	102.132	101.882	101.632	101.843	101.593	101.343
4.125	102.483	102.233	101.983	102.471	102.221	101.971

Applicable for all mortgage with greater than 15 year terms

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

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

DU Refi Plus Adjusters

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

LTV Range

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

Refi Plus Mortgages with Subordinate Financing *

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

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

Loan Level Price Adjuster Caps

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

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Flood Certification = $10.00

FHA ID# - 1358600006

Full Lock Desk Policy Can Be Found Here

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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	94.367	94.117	94.092
3.250	95.586	95.336	95.311
3.375	96.433	96.183	96.158
3.500	97.354	97.104	97.079
3.625	98.351	98.101	98.076
3.750	99.326	99.076	99.051
3.875	100.160	99.910	99.885
3.990	100.979	100.729	100.704
4.000	101.029	100.779	100.754
4.125	101.932	101.682	101.657
4.250	102.766	102.516	102.491
4.375	103.417	103.167	103.142
4.500	104.127	103.877	103.852
4.625	104.893	104.643	104.618
4.750	105.628	105.378	105.353
4.875	106.211	105.961	105.936
4.990	106.744	106.494	106.469
5.000	106.794	106.544	106.519
5.125	107.378	107.128	107.103

20 Year FNMA

Rate	30 day	45 day	60 day
3.000	N/A	N/A	N/A
3.125	95.204	94.954	94.704
3.250	96.617	96.367	96.117
3.375	97.615	97.365	97.115
3.500	98.612	98.362	98.112
3.625	99.610	99.360	99.110
3.750	100.503	100.253	100.003
3.875	101.175	100.925	100.675
3.990	101.797	101.547	101.297
4.000	101.847	101.597	101.347
4.125	102.519	102.269	102.019
4.250	103.183	102.933	102.683
4.375	103.833	103.583	103.333
4.500	104.482	104.232	103.982
4.625	105.131	104.881	104.631
4.750	105.697	105.447	105.197
4.875	106.085	105.835	105.585
4.990	106.423	106.173	105.923
5.000	106.473	106.223	105.973
5.125	106.861	106.611	106.361

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	93.759	93.509	93.259
2.375	95.152	94.902	94.652
2.500	96.545	96.295	96.045
2.625	97.554	97.304	97.054
2.750	98.222	97.972	97.722
2.875	98.919	98.669	98.419
2.990	99.593	99.343	99.093
3.000	99.643	99.393	99.143
3.125	100.299	100.049	99.799
3.250	100.892	100.642	100.392
3.375	101.509	101.259	101.009
3.500	102.152	101.902	101.652
3.625	102.659	102.409	102.159
3.750	103.059	102.809	102.559
3.875	103.514	103.264	103.014
3.990	103.972	103.722	103.472
4.000	104.022	103.772	103.522
4.125	104.557	104.307	104.057

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	94.572	94.322	94.072
2.375	95.964	95.714	95.464
2.500	97.357	97.107	96.857
2.625	98.433	98.183	97.933
2.750	99.214	98.964	98.714
2.875	99.996	99.746	99.496
2.990	100.728	100.478	100.228
3.000	100.778	100.528	100.278
3.125	101.381	101.131	100.881
3.250	101.818	101.568	101.318
3.375	102.256	102.006	101.756
3.500	102.693	102.443	102.193
3.625	103.086	102.836	102.586
3.750	103.438	103.188	102.938
3.875	103.790	103.540	103.290
3.990	104.092	103.842	103.592
4.000	104.142	103.892	103.642
4.125	104.493	104.243	103.993

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	94.732	94.482	94.232
3.500	95.880	95.630	95.380
3.625	97.103	96.853	96.603
3.750	98.230	97.980	97.730
3.875	99.056	98.806	98.556
3.990	99.867	99.617	99.367
4.000	99.917	99.667	99.417
4.125	100.813	100.563	100.313
4.250	101.536	101.286	101.036
4.375	101.859	101.609	101.359
4.500	102.240	101.990	101.740
4.625	102.679	102.429	102.179
4.750	103.186	102.936	102.686
4.875	103.753	103.503	103.253
4.990	104.271	104.021	103.771
5.000	104.321	104.071	103.821
5.125	104.888	104.638	104.388
5.250	105.456	105.206	104.956

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	95.330	95.080	94.830
2.625	96.510	96.260	96.010
2.750	97.335	97.085	96.835
2.875	98.187	97.937	97.687
2.990	99.018	98.768	98.518
3.000	99.068	98.818	98.568
3.125	99.799	99.549	99.299
3.250	100.392	100.142	99.892
3.375	101.009	100.759	100.509
3.500	101.652	101.402	101.152
3.625	102.045	101.795	101.545
3.750	102.227	101.977	101.727
3.875	102.462	102.212	101.962
3.990	102.703	102.453	102.203
4.000	102.753	102.503	102.253
4.125	103.069	102.819	102.569

Adjustments

Applicable for all mortgages with greater than 15 year terms

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

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

All Loan Type Adjustments

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

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

Cash-Out Refinance

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

Mortgages with Subordinate Financing *

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

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

Lender Paid MI Adjustments (cumulative with above adjustments)

LPMI Adjust Term > 20 yr & All Manuf.

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

LPMI Adjust Term ≤ 20 yr

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

Additional LPMI Premium Adjustments

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

*** Does not apply in HI**

Lock Desk Policy

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

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

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

AMERICAN FINANCIAL RESOURCES, INC.
WHOLESALE MORTGAGE DIVISION

AFR Wholesale's Website | AFR Rate Sheet Archive

Lock Desk e-mail: LockDesk@afrwholesale.com

Lock Desk Phone: 1-877-588-2706

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

prices are subject to change without notice

30 Day Lock Exp.: 8/20/2015
45 Day Lock Exp.: 9/4/2015
60 Day Lock Exp.: 9/21/2015

W. Rate Sheet Dated: 7/21/2015 **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	94.336	94.086	93.836
3.500	95.183	94.933	94.683
3.625	96.104	95.854	95.604
3.750	97.101	96.851	96.601
3.875	98.076	97.826	97.576
4.000	98.910	98.660	98.410
4.125	99.779	99.529	99.279
4.250	100.682	100.432	100.182
4.375	101.516	101.266	101.016
4.500	102.167	101.917	101.667
4.625	102.877	102.627	102.377
4.750	103.643	103.393	103.143
4.875	104.378	104.128	103.878
5.000	104.961	104.711	104.461
5.125	105.545	105.295	105.045
5.250	106.128	105.878	105.628

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	94.534	94.284	94.034
3.750	95.751	95.501	95.251
3.875	96.915	96.665	96.415
4.000	97.738	97.488	97.238
4.125	98.596	98.346	98.096
4.250	99.489	99.239	98.989
4.375	100.261	100.011	99.761
4.500	100.580	100.330	100.080
4.625	100.957	100.707	100.457
4.750	101.391	101.141	100.891
4.875	101.890	101.640	101.390
5.000	102.458	102.208	101.958
5.125	103.025	102.775	102.525
5.250	103.593	103.343	103.093
5.375	104.161	103.911	103.661

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

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AMERICAN FINANCIAL RESOURCES, INC.
WHOLESALE MORTGAGE DIVISION

prices are subject to change without notice

W. Rate Sheet Dated: 7/21/2015
Release Time: 10:00 AM ET

30 Day Lock Exp.: 8/20/2015
45 Day Lock Exp.: 9/4/2015
60 Day Lock Exp.: 9/21/2015

30/25 Year Open Access ≤ 105.00 LTV

Rate	30 day	45 day	60 day
3.250	93.733	93.483	93.233
3.375	94.893	94.643	94.393
3.500	96.022	95.772	95.522
3.625	97.090	96.840	96.590
3.750	97.955	97.705	97.455
3.875	98.679	98.429	98.179
4.000	99.689	99.439	99.189
4.125	100.648	100.398	100.148
4.250	101.379	101.129	100.879
4.375	101.972	101.722	101.472
4.500	102.838	102.588	102.338
4.625	103.668	103.418	103.168
4.750	104.305	104.055	103.805
4.875	104.837	104.587	104.337
5.000	105.448	105.198	104.948
5.125	106.218	105.968	105.718
5.250	106.801	106.551	106.301

30/25 Year Open Access > 105.00 LTV

Rate	30 day	45 day	60 day
3.250	93.733	93.483	93.233
3.375	94.831	94.581	94.331
3.500	95.960	95.710	95.460
3.625	97.028	96.778	96.528
3.750	97.893	97.643	97.393
3.875	98.617	98.367	98.117
4.000	99.814	99.564	99.314
4.125	100.773	100.523	100.273
4.250	101.504	101.254	101.004
4.375	102.097	101.847	101.597
4.500	103.651	103.401	103.151
4.625	104.481	104.231	103.981
4.750	105.118	104.868	104.618
4.875	105.650	105.400	105.150
5.000	107.573	107.323	107.073
5.125	108.343	108.093	107.843
5.250	108.926	108.676	108.426

20 Year Open Access ≤ 105.00 LTV

Rate	30 day	45 day	60 day
3.250	95.846	95.596	95.346
3.375	96.800	96.550	96.300
3.500	97.731	97.481	97.231
3.625	98.619	98.369	98.119
3.750	99.359	99.109	98.859
3.875	100.012	99.762	99.512
4.000	100.604	100.354	100.104
4.125	101.413	101.163	100.913
4.250	102.067	101.817	101.567
4.375	102.628	102.378	102.128
4.500	103.257	103.007	102.757
4.625	103.983	103.733	103.483
4.750	104.574	104.324	104.074
4.875	105.090	104.840	104.590
5.000	104.869	104.619	104.369
5.125	105.547	105.297	105.047
5.250	106.091	105.841	105.591

20 Year Open Access > 105.00 LTV

Rate	30 day	45 day	60 day
3.250	95.846	95.596	95.346
3.375	96.488	96.238	95.988
3.500	97.419	97.169	96.919
3.625	98.307	98.057	97.807
3.750	99.047	98.797	98.547
3.875	99.700	99.450	99.200
4.000	100.417	100.167	99.917
4.125	101.226	100.976	100.726
4.250	101.880	101.630	101.380
4.375	102.441	102.191	101.941
4.500	103.445	103.195	102.945
4.625	104.171	103.921	103.671
4.750	104.762	104.512	104.262
4.875	105.278	105.028	104.778
5.000	105.307	105.057	104.807
5.125	105.985	105.735	105.485
5.250	106.529	106.279	106.029

15 Year Open Access ≤ 105.00 LTV

Rate	30 day	45 day	60 day
2.250	94.618	94.368	94.118
2.375	95.310	95.060	94.810
2.500	96.002	95.752	95.502
2.625	96.641	96.391	96.141
2.750	97.463	97.213	96.963
2.875	98.152	97.902	97.652
3.000	98.818	98.568	98.318
3.125	99.413	99.163	98.913
3.250	99.953	99.703	99.453
3.375	100.702	100.452	100.202
3.500	101.310	101.060	100.810
3.625	101.851	101.601	101.351
3.750	102.362	102.112	101.862
3.875	102.870	102.620	102.370
4.000	103.290	103.040	102.790
4.125	103.815	103.565	103.315
4.250	104.308	104.058	103.808

15 Year Open Access > 105.00 LTV

Rate	30 day	45 day	60 day
2.250	94.618	94.368	94.118
2.375	93.185	92.935	92.685
2.500	93.877	93.627	93.377
2.625	94.516	94.266	94.016
2.750	95.338	95.088	94.838
2.875	97.527	97.277	97.027
3.000	98.193	97.943	97.693
3.125	98.788	98.538	98.288
3.250	99.328	99.078	98.828
3.375	100.327	100.077	99.827
3.500	100.935	100.685	100.435
3.625	101.476	101.226	100.976
3.750	101.987	101.737	101.487
3.875	102.745	102.495	102.245
4.000	103.165	102.915	102.665
4.125	103.690	103.440	103.190
4.250	104.183	103.933	103.683

Applicable for all mortgages with greater than 15 year terms

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

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

Open Access Mortgage with Subordinate Financing

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

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

Open Access Adjusters

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

Relief Refinance Mortgage Delivery Fee Cap

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

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

Lock Desk Policy

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Flood Certification = $10.00 FHA ID# - 1358600006

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

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AMERICAN FINANCIAL RESOURCES, INC.
WHOLESALE MORTGAGE DIVISION

[AFR Wholesale's Website](#) [AFR Rate Sheet Archive](#)

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

30 Day Lock Exp.: 8/20/2015
45 Day Lock Exp.: 9/4/2015
60 Day Lock Exp.: 9/21/2015

prices are subject to change without notice

W. Rate Sheet Dated: 7/21/2015
Release Time: 10:00 AM ET

30/25 Year FHLMC

Rate	30 day	45 day	60 day
3.125	N/A	N/A	N/A
3.250	94.893	94.643	94.618
3.375	96.053	95.803	95.778
3.500	97.182	96.932	96.907
3.625	98.250	98.000	97.975
3.750	99.115	98.865	98.840
3.875	99.839	99.589	99.564
3.990	100.799	100.549	100.524
4.000	100.849	100.599	100.574
4.125	101.808	101.558	101.533
4.250	102.539	102.289	102.264
4.375	103.132	102.882	102.857
4.500	103.998	103.748	103.723
4.625	104.828	104.578	104.553
4.750	105.465	105.215	105.190
4.875	105.997	105.747	105.722
4.990	106.558	106.308	106.283
5.000	106.608	106.358	106.333
5.125	107.378	107.128	107.103
5.250	107.961	107.711	107.686

20 Year FHLMC

Rate	30 day	45 day	60 day
3.125	N/A	N/A	N/A
3.250	97.106	96.856	96.606
3.375	98.060	97.810	97.560
3.500	98.991	98.741	98.491
3.625	99.879	99.629	99.379
3.750	100.619	100.369	100.119
3.875	101.272	101.022	100.772
3.990	101.814	101.564	101.314
4.000	101.864	101.614	101.364
4.125	102.673	102.423	102.173
4.250	103.327	103.077	102.827
4.375	103.888	103.638	103.388
4.500	104.517	104.267	104.017
4.625	105.243	104.993	104.743
4.750	105.834	105.584	105.334
4.875	106.350	106.100	105.850
4.990	106.079	105.829	105.579
5.000	106.129	105.879	105.629
5.125	106.807	106.557	106.307
5.250	107.351	107.101	106.851

15 Year FHLMC

Rate	30 day	45 day	60 day
2.125	N/A	N/A	N/A
2.250	95.278	95.028	94.778
2.375	95.970	95.720	95.470
2.500	96.662	96.412	96.162
2.625	97.301	97.051	96.801
2.750	98.123	97.873	97.623
2.875	98.812	98.562	98.312
2.990	99.428	99.178	98.928
3.000	99.478	99.228	98.978
3.125	100.073	99.823	99.573
3.250	100.613	100.363	100.113
3.375	101.362	101.112	100.862
3.500	101.970	101.720	101.470
3.625	102.511	102.261	102.011
3.750	103.022	102.772	102.522
3.875	103.530	103.280	103.030
3.990	103.900	103.650	103.400
4.000	103.950	103.700	103.450
4.125	104.475	104.225	103.975
4.250	104.968	104.718	104.468

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

Mortgages with Subordinate Financing

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

Multi Unit

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

All Loan Type Adjustments

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

Super Conforming Mortgage

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

Lender Paid MI Adjustments (cumulative with above adjustments)

LPMI Adjust Term > 20 yr & All Manuf.

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

LPMI Adjust Term ≤ 20 yr

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

Additional LPMI Premium Adjustments

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

* Does not apply in HI

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Flood Certification = $10.00 | FHA ID# - 1358600006

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

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WHOLESALE MORTGAGE DIVISION

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30 Day Lock Exp.: 8/20/2015
45 Day Lock Exp.: 9/4/2015
60 Day Lock Exp.: 9/21/2015

prices are subject to change without notice

W. Rate Sheet Dated: 7/21/2015

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	94.893	94.643	94.618
3.375	96.053	95.803	95.778
3.500	97.182	96.932	96.907
3.625	98.250	98.000	97.975
3.750	99.115	98.865	98.840
3.875	99.839	99.589	99.564
3.990	100.799	100.549	100.524
4.000	100.849	100.599	100.574
4.125	101.808	101.558	101.533
4.250	102.539	102.289	102.264
4.375	103.132	102.882	102.857
4.500	103.998	103.748	103.723
4.625	104.828	104.578	104.553
4.750	105.465	105.215	105.190
4.875	105.997	105.747	105.722
4.990	106.558	106.308	106.283
5.000	106.608	106.358	106.333
5.125	107.378	107.128	107.103
5.250	107.961	107.711	107.686

20 Year FHLMC HP & HPA

Rate	30 day	45 day	60 day
3.125	N/A	N/A	N/A
3.250	97.106	96.856	96.606
3.375	98.060	97.810	97.560
3.500	98.991	98.741	98.491
3.625	99.879	99.629	99.379
3.750	100.619	100.369	100.119
3.875	101.272	101.022	100.772
3.990	101.814	101.564	101.314
4.000	101.864	101.614	101.364
4.125	102.673	102.423	102.173
4.250	103.327	103.077	102.827
4.375	103.888	103.638	103.388
4.500	104.517	104.267	104.017
4.625	105.243	104.993	104.743
4.750	105.834	105.584	105.334
4.875	106.350	106.100	105.850
4.990	106.079	105.829	105.579
5.000	106.129	105.879	105.629
5.125	106.807	106.557	106.307
5.250	107.351	107.101	106.851

15 Year FHLMC HP & HPA

Rate	30 day	45 day	60 day
2.125	N/A	N/A	N/A
2.250	95.278	95.028	94.778
2.375	95.970	95.720	95.470
2.500	96.662	96.412	96.162
2.625	97.301	97.051	96.801
2.750	98.123	97.873	97.623
2.875	98.812	98.562	98.312
2.990	99.428	99.178	98.928
3.000	99.478	99.228	98.978
3.125	100.073	99.823	99.573
3.250	100.613	100.363	100.113
3.375	101.362	101.112	100.862
3.500	101.970	101.720	101.470
3.625	102.511	102.261	102.011
3.750	103.022	102.772	102.522
3.875	103.530	103.280	103.030
3.990	103.900	103.650	103.400
4.000	103.950	103.700	103.450
4.125	104.475	104.225	103.975
4.250	104.968	104.718	104.468

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

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W. Rate Sheet Dated: 7/21/2015 **Release Time:** 10:00 AM ET

30 Day Lock Exp.: 8/20/2015
45 Day Lock Exp.: 9/4/2015
60 Day Lock Exp.: 9/21/2015

Non-Conforming 30 year Fixed
Max Price After Adjustments 101.750

Rate	30 day	45 day	60 day
4.125	98.674	98.534	98.393
4.250	99.236	99.096	98.955
4.375	99.767	99.627	99.486
4.500	100.298	100.158	100.017
4.625	100.798	100.658	100.517
4.750	101.298	101.158	101.017
4.875	101.767	101.627	101.486
5.000	102.017	101.877	101.736
5.125	102.267	102.127	101.986
5.250	102.486	102.346	102.205
5.375	102.705	102.565	102.424
5.500	102.924	102.784	102.643

Non-Conforming 15 year Fixed
Max Price After Adjustments 101.250

Rate	30 day	45 day	60 day
3.375	98.331	98.206	98.081
3.500	98.811	98.686	98.561
3.625	99.245	99.105	98.964
3.750	99.698	99.573	99.448
3.875	100.104	99.979	99.854
4.000	100.479	100.354	100.229
4.125	100.792	100.667	100.542
4.250	101.073	100.948	100.823
4.375	101.261	101.136	101.011
4.500	101.386	101.261	101.136
4.625	101.511	101.386	101.261
4.750	101.574	101.449	101.324

Risk Based Price Adjustments - AFR Jumbo Fixed

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

* Please see High Reserve Guidelines

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W. Rate Sheet Dated: 7/21/2015 **Release Time:** 10:00 AM ET

30 Day Lock Exp.: 8/20/2015
45 Day Lock Exp.: 9/4/2015

Alt-Option Access Terms & Pricing

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

Access 30 yr Fixed (AOAP-30F)

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

Access 15 yr Fixed (AOAP-15F)

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

Access FICO / LTV Price Adjustments

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

Access Price Adjustments

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

Alt-Option Asset Inclusion Terms & Pricing

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

Asset 30 yr Fixed (AOAIP-30F)

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

Asset 15 yr Fixed (AOAIP-15F)

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

Asset FICO / LTV Price Adjustments

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

Asset Price Adjustments

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

Lock Desk Policy

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

Flood Certification = $10.00 FHA ID# - 1358600006

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AMERICAN FINANCIAL RESOURCES, INC. WHOLESALE MORTGAGE DIVISION

AFR Wholesale's Website   AFR Rate Sheet Archive

Lock Desk e-mail: LockDesk@afrwholesale.com

Lock Desk Phone: 1-877-588-2706

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

prices are subject to change without notice

30 Day Lock Exp.: 8/20/2015

45 Day Lock Exp.: 9/4/2015

W. Rate Sheet Dated: 7/21/2015   **Release Time:** 10:00 AM ET

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
6.875	101.665	101.480
7.000	101.910	101.720
7.125	102.155	101.959
7.250	102.399	102.199
7.375	102.644	102.438
7.500	102.889	102.678
7.625	103.134	102.918
7.750	103.379	103.157
7.875	103.623	103.397

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

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

Alt-Option Income Terms & Pricing

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
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

Income 15 yr Fixed (AOIP-15F)		
Rate	30 day	45 day
6.125	100.196	100.196
6.250	100.441	100.441
6.375	100.686	100.686
6.500	100.931	100.931
6.625	101.175	101.175
6.750	101.420	101.420
6.875	101.665	101.665
7.000	101.910	101.910
7.125	102.155	102.155
7.250	102.399	102.399
7.375	102.644	102.644
7.500	102.889	102.889
7.625	103.134	103.134
7.750	103.379	103.379
7.875	103.623	103.623

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

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

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Flood Certification = $10.00   FHA ID# - 1358600006

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