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.: 8/24/2015
45 Day Lock Exp.: 9/8/2015
60 Day Lock Exp.: 9/21/2015

prices are subject to change without notice

W. Rate Sheet Dated: 7/23/2015
Release Time: 10:00 AM ET

STANDARD GOVERNMENT PRODUCT

30/25 Year Government Standard Product

Rate	30 Day	45 Day	60 Day
3.250	99.475	99.225	98.975
3.375	99.775	99.525	99.275
3.500	100.575	100.325	100.075
3.625	100.675	100.425	100.175
3.750	102.563	102.313	102.063
3.875	103.063	102.813	102.563
4.000	103.613	103.363	103.113
4.125	103.713	103.463	103.213
4.250	104.666	104.416	104.166
4.375	104.901	104.651	104.401
4.500	105.466	105.216	104.966
4.625	105.566	105.316	105.066
4.750	105.831	105.581	105.331
4.875	106.231	105.981	105.731
5.000	106.781	106.531	106.281
5.125	106.831	106.581	106.331
5.250	N/A	N/A	N/A
5.375	N/A	N/A	N/A
5.500	N/A	N/A	N/A

20 Year Government Standard Product

Rate	30 Day	45 Day	60 Day
3.250	99.225	98.975	98.725
3.375	99.525	99.275	99.025
3.500	100.325	100.075	99.825
3.625	100.425	100.175	99.925
3.750	102.313	102.063	101.813
3.875	102.813	102.563	102.313
4.000	103.363	103.113	102.863
4.125	103.463	103.213	102.963
4.250	104.416	104.166	103.916
4.375	104.651	104.401	104.151
4.500	105.216	104.966	104.716
4.625	105.316	105.066	104.816
4.750	105.581	105.331	105.081
4.875	105.981	105.731	105.481
5.000	106.531	106.281	106.031
5.125	106.581	106.331	106.081
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	100.343	100.093	99.843
2.875	100.643	100.393	100.143
3.000	100.893	100.643	100.393
3.125	101.043	100.793	100.543
3.250	102.640	102.390	102.140
3.375	102.940	102.690	102.440
3.500	103.190	102.940	102.690
3.625	103.340	103.090	102.840
3.750	104.254	104.004	103.754
3.875	104.554	104.304	104.054
4.000	104.754	104.504	104.254
4.125	104.904	104.654	104.404
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	98.975	98.725	98.475
3.375	99.275	99.025	98.775
3.500	100.075	99.825	99.575
3.625	100.175	99.925	99.675
3.750	102.063	101.813	101.563
3.875	102.563	102.313	102.063
4.000	103.113	102.863	102.613
4.125	103.213	102.963	102.713
4.250	104.166	103.916	103.666
4.375	104.401	104.151	103.901
4.500	104.966	104.716	104.466
4.625	105.066	104.816	104.566
4.750	105.331	105.081	104.831
4.875	105.731	105.481	105.231
5.000	106.281	106.031	105.781
5.125	106.331	106.081	105.831
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	98.725	98.475	98.225
3.375	99.025	98.775	98.525
3.500	99.825	99.575	99.325
3.625	99.925	99.675	99.425
3.750	101.813	101.563	101.313
3.875	102.313	102.063	101.813
4.000	102.863	102.613	102.363
4.125	102.963	102.713	102.463
4.250	103.916	103.666	103.416
4.375	104.151	103.901	103.651
4.500	104.716	104.466	104.216
4.625	104.816	104.566	104.316
4.750	105.081	104.831	104.581
4.875	105.481	105.231	104.981
5.000	106.031	105.781	105.531
5.125	106.081	105.831	105.581
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	99.893	99.643	99.393
2.875	100.193	99.943	99.693
3.000	100.443	100.193	99.943
3.125	100.593	100.343	100.093
3.250	102.190	101.940	101.690
3.375	102.490	102.240	101.990
3.500	102.740	102.490	102.240
3.625	102.890	102.640	102.390
3.750	103.804	103.554	103.304
3.875	104.104	103.854	103.604
4.000	104.304	104.054	103.804
4.125	104.454	104.204	103.954
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	97.900	97.650	97.400
4.000	100.938	100.688	100.438
4.500	102.791	102.541	102.291
5.000	104.106	103.856	103.606

15 Year One Time Close "OTC" Specialty Product

Rate	30 Day	45 Day	60 Day
3.000	98.809	98.559	98.309
3.500	101.106	100.856	100.606
4.000	102.670	102.420	102.170
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	7/23/2015	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	94.792	94.542	94.292	N/A	N/A	N/A
3.375	95.631	95.381	95.131	93.294	93.044	92.794
3.500	96.544	96.294	96.044	94.481	94.231	93.981
3.625	97.531	97.281	97.031	95.742	95.492	95.242
3.750	98.496	98.246	97.996	96.954	96.704	96.454
3.875	99.314	99.064	98.814	97.969	97.719	97.469
3.990	100.068	99.818	99.568	98.917	98.667	98.417
4.000	100.168	99.918	99.668	99.017	98.767	98.517
4.125	101.055	100.805	100.555	100.100	99.850	99.600
4.250	101.873	101.623	101.373	101.076	100.826	100.576
4.375	102.511	102.261	102.011	101.792	101.542	101.292
4.500	103.205	102.955	102.705	102.564	102.314	102.064
4.625	103.955	103.705	103.455	103.392	103.142	102.892
4.750	104.675	104.425	104.175	104.178	103.928	103.678
4.875	105.250	105.000	104.750	104.792	104.542	104.292
4.990	105.725	105.475	105.225	105.305	105.055	104.805
5.000	105.825	105.575	105.325	105.405	105.155	104.905
5.125	106.400	106.150	105.900	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	94.958	94.708	94.458	94.362	94.112	93.862
3.375	95.931	95.681	95.431	95.217	94.967	94.717
3.500	96.905	96.655	96.405	96.145	95.895	95.645
3.625	97.878	97.628	97.378	97.148	96.898	96.648
3.750	98.752	98.502	98.252	98.113	97.863	97.613
3.875	99.416	99.166	98.916	98.901	98.651	98.401
3.990	99.980	99.730	99.480	99.623	99.373	99.123
4.000	100.080	99.830	99.580	99.723	99.473	99.223
4.125	100.744	100.494	100.244	100.579	100.329	100.079
4.250	101.401	101.151	100.901	101.376	101.126	100.876
4.375	102.043	101.793	101.543	102.013	101.763	101.513
4.500	102.685	102.435	102.185	102.708	102.458	102.208
4.625	103.326	103.076	102.826	103.458	103.208	102.958
4.750	103.884	103.634	103.384	104.133	103.883	103.633
4.875	104.264	104.014	103.764	104.567	104.317	104.067
4.990	104.543	104.293	104.043	104.901	104.651	104.401
5.000	104.643	104.393	104.143	105.001	104.751	104.501
5.125	105.022	104.772	104.522	N/A	N/A	N/A

DURP 15 Year

Rate	≤ 105% LTV 30 Day	≤ 105% LTV 45 Day	≤ 105% LTV 60 Day	> 105% LTV 30 Day	> 105% LTV 45 Day	> 105% LTV 60 Day
2.250	93.111	92.861	92.611	N/A	N/A	N/A
2.375	94.507	94.257	94.007	N/A	N/A	N/A
2.500	95.903	95.653	95.403	N/A	N/A	N/A
2.625	96.913	96.663	96.413	93.516	93.266	93.016
2.750	97.582	97.332	97.082	94.497	94.247	93.997
2.875	98.278	98.028	97.778	95.506	95.256	95.006
2.990	98.902	98.652	98.402	96.442	96.192	95.942
3.000	99.002	98.752	98.502	96.542	96.292	96.042
3.125	99.658	99.408	99.158	97.446	97.196	96.946
3.250	100.251	100.001	99.751	98.226	97.976	97.726
3.375	100.869	100.619	100.369	99.031	98.781	98.531
3.500	101.511	101.261	101.011	99.861	99.611	99.361
3.625	102.025	101.775	101.525	100.514	100.264	100.014
3.750	102.440	102.190	101.940	101.023	100.773	100.523
3.875	102.911	102.661	102.411	101.587	101.337	101.087
3.990	103.338	103.088	102.838	102.108	101.858	101.608
4.000	103.438	103.188	102.938	102.208	101.958	101.708
4.125	103.992	103.742	103.492	102.856	102.606	102.356

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	92.664	92.414	92.164	N/A	N/A	N/A
2.375	94.060	93.810	93.560	N/A	N/A	N/A
2.500	95.455	95.205	94.955	N/A	N/A	N/A
2.625	96.532	96.282	96.032	93.316	93.066	92.816
2.750	97.314	97.064	96.814	94.297	94.047	93.797
2.875	98.096	97.846	97.596	95.306	95.056	94.806
2.990	98.777	98.527	98.277	96.242	95.992	95.742
3.000	98.877	98.627	98.377	96.342	96.092	95.842
3.125	99.480	99.230	98.980	97.246	96.996	96.746
3.250	99.918	99.668	99.418	98.026	97.776	97.526
3.375	100.355	100.105	99.855	98.831	98.581	98.331
3.500	100.793	100.543	100.293	99.661	99.411	99.161
3.625	101.194	100.944	100.694	100.314	100.064	99.814
3.750	101.562	101.312	101.062	100.823	100.573	100.323
3.875	101.930	101.680	101.430	101.387	101.137	100.887
3.990	102.199	101.949	101.699	101.908	101.658	101.408
4.000	102.299	102.049	101.799	102.008	101.758	101.508
4.125	102.667	102.417	102.167	102.656	102.406	102.156

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	94.724	94.474	94.449
3.250	95.942	95.692	95.667
3.375	96.781	96.531	96.506
3.500	97.694	97.444	97.419
3.625	98.681	98.431	98.406
3.750	99.646	99.396	99.371
3.875	100.464	100.214	100.189
3.990	101.268	101.018	100.993
4.000	101.318	101.068	101.043
4.125	102.205	101.955	101.930
4.250	103.023	102.773	102.748
4.375	103.661	103.411	103.386
4.500	104.355	104.105	104.080
4.625	105.105	104.855	104.830
4.750	105.825	105.575	105.550
4.875	106.400	106.150	106.125
4.990	106.925	106.675	106.650
5.000	106.975	106.725	106.700
5.125	107.550	107.300	107.275

20 Year FNMA

Rate	30 day	45 day	60 day
3.000	N/A	N/A	N/A
3.125	95.561	95.311	95.061
3.250	96.968	96.718	96.468
3.375	97.941	97.691	97.441
3.500	98.915	98.665	98.415
3.625	99.888	99.638	99.388
3.750	100.762	100.512	100.262
3.875	101.426	101.176	100.926
3.990	102.040	101.790	101.540
4.000	102.090	101.840	101.590
4.125	102.754	102.504	102.254
4.250	103.411	103.161	102.911
4.375	104.053	103.803	103.553
4.500	104.695	104.445	104.195
4.625	105.336	105.086	104.836
4.750	105.894	105.644	105.394
4.875	106.274	106.024	105.774
4.990	106.603	106.353	106.103
5.000	106.653	106.403	106.153
5.125	107.032	106.782	106.532

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	93.861	93.611	93.361
2.375	95.257	95.007	94.757
2.500	96.653	96.403	96.153
2.625	97.663	97.413	97.163
2.750	98.332	98.082	97.832
2.875	99.028	98.778	98.528
2.990	99.702	99.452	99.202
3.000	99.752	99.502	99.252
3.125	100.408	100.158	99.908
3.250	101.001	100.751	100.501
3.375	101.619	101.369	101.119
3.500	102.261	102.011	101.761
3.625	102.775	102.525	102.275
3.750	103.190	102.940	102.690
3.875	103.661	103.411	103.161
3.990	104.138	103.888	103.638
4.000	104.188	103.938	103.688
4.125	104.742	104.492	104.242

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	94.674	94.424	94.174
2.375	96.070	95.820	95.570
2.500	97.465	97.215	96.965
2.625	98.542	98.292	98.042
2.750	99.324	99.074	98.824
2.875	100.106	99.856	99.606
2.990	100.837	100.587	100.337
3.000	100.887	100.637	100.387
3.125	101.490	101.240	100.990
3.250	101.928	101.678	101.428
3.375	102.365	102.115	101.865
3.500	102.803	102.553	102.303
3.625	103.204	102.954	102.704
3.750	103.572	103.322	103.072
3.875	103.940	103.690	103.440
3.990	104.259	104.009	103.759
4.000	104.309	104.059	103.809
4.125	104.677	104.427	104.177

30/25 Year HB FNMA

Rate	30 day	45 day	60 day
3.125	N/A	N/A	N/A
3.250	94.142	93.892	93.642
3.375	95.215	94.965	94.715
3.500	96.363	96.113	95.863
3.625	97.585	97.335	97.085
3.750	98.703	98.453	98.203
3.875	99.506	99.256	99.006
3.990	100.294	100.044	99.794
4.000	100.344	100.094	99.844
4.125	101.216	100.966	100.716
4.250	101.908	101.658	101.408
4.375	102.187	101.937	101.687
4.500	102.521	102.271	102.021
4.625	102.912	102.662	102.412
4.750	103.383	103.133	102.883
4.875	103.942	103.692	103.442
4.990	104.451	104.201	103.951
5.000	104.501	104.251	104.001
5.125	105.060	104.810	104.560
5.250	105.619	105.369	105.119

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	95.438	95.188	94.938
2.625	96.619	96.369	96.119
2.750	97.444	97.194	96.944
2.875	98.297	98.047	97.797
2.990	99.127	98.877	98.627
3.000	99.177	98.927	98.677
3.125	99.908	99.658	99.408
3.250	100.501	100.251	100.001
3.375	101.119	100.869	100.619
3.500	101.761	101.511	101.261
3.625	102.162	101.912	101.662
3.750	102.358	102.108	101.858
3.875	102.610	102.360	102.110
3.990	102.868	102.618	102.368
4.000	102.918	102.668	102.418
4.125	103.254	103.004	102.754

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

30 Day Lock Exp.: 8/24/2015
45 Day Lock Exp.: 9/8/2015
60 Day Lock Exp.: 9/21/2015

prices are subject to change without notice

W. Rate Sheet Dated: 7/23/2015 **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	94.661	94.411	94.161
3.500	95.500	95.250	95.000
3.625	96.413	96.163	95.913
3.750	97.400	97.150	96.900
3.875	98.364	98.114	97.864
4.000	99.183	98.933	98.683
4.125	100.036	99.786	99.536
4.250	100.924	100.674	100.424
4.375	101.742	101.492	101.242
4.500	102.380	102.130	101.880
4.625	103.074	102.824	102.574
4.750	103.824	103.574	103.324
4.875	104.544	104.294	104.044
5.000	105.119	104.869	104.619
5.125	105.694	105.444	105.194
5.250	106.268	106.018	105.768

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	93.876	93.626	93.376
3.625	95.017	94.767	94.517
3.750	96.233	95.983	95.733
3.875	97.390	97.140	96.890
4.000	98.190	97.940	97.690
4.125	99.025	98.775	98.525
4.250	99.894	99.644	99.394
4.375	100.637	100.387	100.137
4.500	100.911	100.661	100.411
4.625	101.241	100.991	100.741
4.750	101.628	101.378	101.128
4.875	102.088	101.838	101.588
5.000	102.647	102.397	102.147
5.125	103.206	102.956	102.706
5.250	103.765	103.515	103.265
5.375	104.325	104.075	103.825

All Loan Type Adjustments

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

Lock Desk Policy

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

Flood Certification = $10.00 | FHA ID# - 1358600006

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WHOLESALE MORTGAGE DIVISION

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

prices are subject to change without notice

W. Rate Sheet Dated: 7/23/2015
Release Time: 10:00 AM ET

30 Day Lock Exp.: 8/24/2015
45 Day Lock Exp.: 9/8/2015
60 Day Lock Exp.: 9/21/2015

30/25 Year Open Access ≤ 105.00 LTV

Rate	30 day	45 day	60 day
3.250	94.118	93.868	93.618
3.375	95.277	95.027	94.777
3.500	96.404	96.154	95.904
3.625	97.469	97.219	96.969
3.750	98.329	98.079	97.829
3.875	99.047	98.797	98.547
4.000	100.006	99.756	99.506
4.125	100.960	100.710	100.460
4.250	101.684	101.434	101.184
4.375	102.268	102.018	101.768
4.500	103.090	102.840	102.590
4.625	103.912	103.662	103.412
4.750	104.542	104.292	104.042
4.875	105.068	104.818	104.568
5.000	105.490	105.240	104.990
5.125	106.253	106.003	105.753
5.250	106.830	106.580	106.330

30/25 Year Open Access > 105.00 LTV

Rate	30 day	45 day	60 day
3.250	94.118	93.868	93.618
3.375	95.215	94.965	94.715
3.500	96.342	96.092	95.842
3.625	97.407	97.157	96.907
3.750	98.267	98.017	97.767
3.875	98.985	98.735	98.485
4.000	100.131	99.881	99.631
4.125	101.085	100.835	100.585
4.250	101.809	101.559	101.309
4.375	102.393	102.143	101.893
4.500	103.903	103.653	103.403
4.625	104.725	104.475	104.225
4.750	105.355	105.105	104.855
4.875	105.881	105.631	105.381
5.000	107.615	107.365	107.115
5.125	108.378	108.128	107.878
5.250	108.955	108.705	108.455

20 Year Open Access ≤ 105.00 LTV

Rate	30 day	45 day	60 day
3.250	96.118	95.868	95.618
3.375	97.074	96.824	96.574
3.500	98.002	97.752	97.502
3.625	98.888	98.638	98.388
3.750	99.625	99.375	99.125
3.875	100.273	100.023	99.773
4.000	100.826	100.576	100.326
4.125	101.630	101.380	101.130
4.250	102.278	102.028	101.778
4.375	102.835	102.585	102.335
4.500	103.491	103.241	102.991
4.625	104.211	103.961	103.711
4.750	104.797	104.547	104.297
4.875	105.307	105.057	104.807
5.000	104.908	104.658	104.408
5.125	105.582	105.332	105.082
5.250	106.121	105.871	105.621

20 Year Open Access > 105.00 LTV

Rate	30 day	45 day	60 day
3.250	96.118	95.868	95.618
3.375	96.762	96.512	96.262
3.500	97.690	97.440	97.190
3.625	98.576	98.326	98.076
3.750	99.313	99.063	98.813
3.875	99.961	99.711	99.461
4.000	100.639	100.389	100.139
4.125	101.443	101.193	100.943
4.250	102.091	101.841	101.591
4.375	102.648	102.398	102.148
4.500	103.679	103.429	103.179
4.625	104.399	104.149	103.899
4.750	104.985	104.735	104.485
4.875	105.495	105.245	104.995
5.000	105.346	105.096	104.846
5.125	106.020	105.770	105.520
5.250	106.559	106.309	106.059

15 Year Open Access ≤ 105.00 LTV

Rate	30 day	45 day	60 day
2.250	94.792	94.542	94.292
2.375	95.482	95.232	94.982
2.500	96.173	95.923	95.673
2.625	96.810	96.560	96.310
2.750	97.632	97.382	97.132
2.875	98.320	98.070	97.820
3.000	98.984	98.734	98.484
3.125	99.575	99.325	99.075
3.250	100.110	99.860	99.610
3.375	100.836	100.586	100.336
3.500	101.440	101.190	100.940
3.625	101.977	101.727	101.477
3.750	102.484	102.234	101.984
3.875	102.988	102.738	102.488
4.000	103.382	103.132	102.882
4.125	103.904	103.654	103.404
4.250	104.393	104.143	103.893

15 Year Open Access > 105.00 LTV

Rate	30 day	45 day	60 day
2.250	94.792	94.542	94.292
2.375	93.357	93.107	92.857
2.500	94.048	93.798	93.548
2.625	94.685	94.435	94.185
2.750	95.507	95.257	95.007
2.875	97.695	97.445	97.195
3.000	98.359	98.109	97.859
3.125	98.950	98.700	98.450
3.250	99.485	99.235	98.985
3.375	100.461	100.211	99.961
3.500	101.065	100.815	100.565
3.625	101.602	101.352	101.102
3.750	102.109	101.859	101.609
3.875	102.863	102.613	102.363
4.000	103.257	103.007	102.757
4.125	103.779	103.529	103.279
4.250	104.268	104.018	103.768

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.: 8/24/2015
45 Day Lock Exp.: 9/8/2015
60 Day Lock Exp.: 9/21/2015

prices are subject to change without notice

W. Rate Sheet Dated: 7/23/2015

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	95.278	95.028	95.003
3.375	96.437	96.187	96.162
3.500	97.564	97.314	97.289
3.625	98.629	98.379	98.354
3.750	99.489	99.239	99.214
3.875	100.207	99.957	99.932
3.990	101.116	100.866	100.841
4.000	101.166	100.916	100.891
4.125	102.120	101.870	101.845
4.250	102.844	102.594	102.569
4.375	103.428	103.178	103.153
4.500	104.250	104.000	103.975
4.625	105.072	104.822	104.797
4.750	105.702	105.452	105.427
4.875	106.228	105.978	105.953
4.990	106.600	106.350	106.325
5.000	106.650	106.400	106.375
5.125	107.413	107.163	107.138
5.250	107.990	107.740	107.715

20 Year FHLMC			
Rate	30 day	45 day	60 day
3.125	N/A	N/A	N/A
3.250	97.378	97.128	96.878
3.375	98.334	98.084	97.834
3.500	99.262	99.012	98.762
3.625	100.148	99.898	99.648
3.750	100.885	100.635	100.385
3.875	101.533	101.283	101.033
3.990	102.036	101.786	101.536
4.000	102.086	101.836	101.586
4.125	102.890	102.640	102.390
4.250	103.538	103.288	103.038
4.375	104.095	103.845	103.595
4.500	104.751	104.501	104.251
4.625	105.471	105.221	104.971
4.750	106.057	105.807	105.557
4.875	106.567	106.317	106.067
4.990	106.118	105.868	105.618
5.000	106.168	105.918	105.668
5.125	106.842	106.592	106.342
5.250	107.381	107.131	106.881

15 Year FHLMC			
Rate	30 day	45 day	60 day
2.125	N/A	N/A	N/A
2.250	95.452	95.202	94.952
2.375	96.142	95.892	95.642
2.500	96.833	96.583	96.333
2.625	97.470	97.220	96.970
2.750	98.292	98.042	97.792
2.875	98.980	98.730	98.480
2.990	99.594	99.344	99.094
3.000	99.644	99.394	99.144
3.125	100.235	99.985	99.735
3.250	100.770	100.520	100.270
3.375	101.496	101.246	100.996
3.500	102.100	101.850	101.600
3.625	102.637	102.387	102.137
3.750	103.144	102.894	102.644
3.875	103.648	103.398	103.148
3.990	103.992	103.742	103.492
4.000	104.042	103.792	103.542
4.125	104.564	104.314	104.064
4.250	105.053	104.803	104.553

Adjustments

Applicable for all mortgages with greater than 15 year terms						
LTV → FICO ↓	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	> 85.00%
≥ 740	0.250	0.000	0.000	-0.250	-0.250	-0.250
720 - 739	0.250	0.000	-0.250	-0.500	-0.500	-0.500
700 - 719	0.250	-0.500	-0.750	-1.000	-1.000	-1.000
680 - 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250
660 - 679	0.000	-1.000	-2.250	-2.750	-2.750	-2.250
640 - 659	-0.500	-1.250	-2.750	-3.000	-3.250	-2.750
620 - 639	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250
< 620 *	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250

* A minimum required credit score of 620 applies to all mortgage loans delivered to AFR in accordance with the Selling Guide

Cash-Out Refinance				
LTV → FICO ↓	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%
≥ 740	0.000	-0.250	-0.250	-0.500
720 - 739	0.000	-0.625	-0.625	-0.750
700 - 719	0.000	-0.625	-0.625	-0.750
680 - 699	0.000	-0.750	-0.750	-1.375
660 - 679	-0.250	-0.750	-0.750	-1.500
640 - 659	-0.250	-1.250	-1.250	-2.250
620 - 639	-0.250	-1.250	-1.250	-2.750
< 620	-1.250	-2.250	-2.250	-2.750

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

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

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

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

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

Lender Paid MI Adjustments (cumulative with above adjustments)

LPMI Adjust Term > 20 yr & All Manuf.			
LTV → FICO ↓	≤ 85.00%	85.01 - 90.00%	90.01 - 95.00%
≥ 740	-0.990	-1.370	-2.150
720 - 739	-1.120	-1.720	-2.350
680 - 719	-1.330	-2.170	-3.290

LPMI Adjust Term ≤ 20 yr			
LTV → FICO ↓	≤ 85.00%	85.01 - 90.00%	90.01 - 95.00%
≥ 740	-0.880	-1.100	-1.650
720 - 739	-1.050	-1.370	-2.170
680 - 719	-1.190	-1.540	-2.940

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

* Does not apply in HI

Lock Desk Policy

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Flood Certification = $10.00 | FHA ID# - 1358600006

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60 Day Lock Exp.: 9/21/2015

prices are subject to change without notice

W. Rate Sheet Dated: 7/23/2015

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	95.278	95.028	95.003
3.375	96.437	96.187	96.162
3.500	97.564	97.314	97.289
3.625	98.629	98.379	98.354
3.750	99.489	99.239	99.214
3.875	100.207	99.957	99.932
3.990	101.116	100.866	100.841
4.000	101.166	100.916	100.891
4.125	102.120	101.870	101.845
4.250	102.844	102.594	102.569
4.375	103.428	103.178	103.153
4.500	104.250	104.000	103.975
4.625	105.072	104.822	104.797
4.750	105.702	105.452	105.427
4.875	106.228	105.978	105.953
4.990	106.600	106.350	106.325
5.000	106.650	106.400	106.375
5.125	107.413	107.163	107.138
5.250	107.990	107.740	107.715

20 Year FHLMC HP & HPA

Rate	30 day	45 day	60 day
3.125	N/A	N/A	N/A
3.250	97.378	97.128	96.878
3.375	98.334	98.084	97.834
3.500	99.262	99.012	98.762
3.625	100.148	99.898	99.648
3.750	100.885	100.635	100.385
3.875	101.533	101.283	101.033
3.990	102.036	101.786	101.536
4.000	102.086	101.836	101.586
4.125	102.890	102.640	102.390
4.250	103.538	103.288	103.038
4.375	104.095	103.845	103.595
4.500	104.751	104.501	104.251
4.625	105.471	105.221	104.971
4.750	106.057	105.807	105.557
4.875	106.567	106.317	106.067
4.990	106.118	105.868	105.618
5.000	106.168	105.918	105.668
5.125	106.842	106.592	106.342
5.250	107.381	107.131	106.881

15 Year FHLMC HP & HPA

Rate	30 day	45 day	60 day
2.125	N/A	N/A	N/A
2.250	95.452	95.202	94.952
2.375	96.142	95.892	95.642
2.500	96.833	96.583	96.333
2.625	97.470	97.220	96.970
2.750	98.292	98.042	97.792
2.875	98.980	98.730	98.480
2.990	99.594	99.344	99.094
3.000	99.644	99.394	99.144
3.125	100.235	99.985	99.735
3.250	100.770	100.520	100.270
3.375	101.496	101.246	100.996
3.500	102.100	101.850	101.600
3.625	102.637	102.387	102.137
3.750	103.144	102.894	102.644
3.875	103.648	103.398	103.148
3.990	103.992	103.742	103.492
4.000	104.042	103.792	103.542
4.125	104.564	104.314	104.064
4.250	105.053	104.803	104.553

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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30 Day Lock Exp.: 8/24/2015
45 Day Lock Exp.: 9/8/2015
60 Day Lock Exp.: 9/21/2015

W. Rate Sheet Dated: 7/23/2015 **Release Time:** 10:00 AM ET

Non-Conforming 30 year Fixed
Max Price After Adjustments 101.750

Rate	30 day	45 day	60 day
4.000	98.349	98.209	98.068
4.125	98.911	98.771	98.630
4.250	99.473	99.333	99.192
4.375	100.004	99.864	99.723
4.500	100.535	100.395	100.254
4.625	101.035	100.895	100.754
4.750	101.535	101.395	101.254
4.875	102.004	101.864	101.723
5.000	102.254	102.114	101.973
5.125	102.504	102.364	102.223
5.250	102.723	102.583	102.442
5.375	102.942	102.802	102.661

Non-Conforming 15 year Fixed
Max Price After Adjustments 101.250

Rate	30 day	45 day	60 day
3.375	98.491	98.366	98.241
3.500	98.971	98.846	98.721
3.625	99.406	99.266	99.125
3.750	99.859	99.734	99.609
3.875	100.265	100.140	100.015
4.000	100.640	100.515	100.390
4.125	100.953	100.828	100.703
4.250	101.234	101.109	100.984
4.375	101.422	101.297	101.172
4.500	101.547	101.422	101.297
4.625	101.672	101.547	101.422
4.750	101.735	101.610	101.485

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.: 8/24/2015
45 Day Lock Exp.: 9/8/2015

Alt-Option Access Terms & Pricing

Access 30 yr Fixed (AOAP-30F)

Rate	30 day	45 day
6.875	99.624	99.460
7.000	99.931	99.762
7.125	100.238	100.064
7.250	100.545	100.366
7.375	100.853	100.668
7.500	101.160	100.970
7.625	101.467	101.272
7.750	101.775	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	103.085
8.500	103.618	103.387
8.625	103.926	103.689

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	100.762
7.125	101.176	101.001
7.250	101.420	101.241
7.375	101.665	101.480
7.500	101.910	101.720
7.625	102.155	101.960
7.750	102.400	102.199
7.875	102.644	102.439
8.000	102.889	102.678
8.125	103.134	102.918
8.250	103.379	103.157
8.375	103.624	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	99.624	99.460
6.500	99.931	99.762
6.625	100.238	100.064
6.750	100.545	100.366
6.875	100.853	100.668
7.000	101.160	100.970
7.125	101.467	101.272
7.250	101.775	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	103.085
8.000	103.618	103.387
8.125	103.926	103.689

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	100.762
6.625	101.176	101.001
6.750	101.420	101.241
6.875	101.665	101.480
7.000	101.910	101.720
7.125	102.155	101.960
7.250	102.400	102.199
7.375	102.644	102.439
7.500	102.889	102.678
7.625	103.134	102.918
7.750	103.379	103.157
7.875	103.624	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: 7/23/2015

Release Time: 10:00 AM ET

30 Day Lock Exp.: 8/24/2015

45 Day Lock Exp.: 9/8/2015

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	99.624	99.460
6.500	99.931	99.762
6.625	100.238	100.064
6.750	100.545	100.366
6.875	100.853	100.668
7.000	101.160	100.970
7.125	101.467	101.272
7.250	101.775	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	103.085
8.000	103.618	103.387
8.125	103.926	103.689

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	100.762
6.625	101.176	101.001
6.750	101.420	101.241
6.875	101.665	101.480
7.000	101.910	101.720
7.125	102.155	101.960
7.250	102.400	102.199
7.375	102.644	102.439
7.500	102.889	102.678
7.625	103.134	102.918
7.750	103.379	103.157
7.875	103.624	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	99.624	99.460
6.500	99.931	99.762
6.625	100.238	100.064
6.750	100.545	100.366
6.875	100.853	100.668
7.000	101.160	100.970
7.125	101.467	101.272
7.250	101.775	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	103.085
8.000	103.618	103.387
8.125	103.926	103.689

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	101.176	101.176
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	102.400	102.400
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	103.624	103.624

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

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

Lock Desk Policy

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

Flood Certification = $10.00 | FHA ID# - 1358600006

Full Lock Desk Policy Can Be Found Here | AFR Guidelines