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.: 8/26/2015
45 Day Lock Exp.: 9/10/2015
60 Day Lock Exp.: 9/25/2015

prices are subject to change without notice

W. Rate Sheet Dated: 7/27/2015
Release Time: 10:00 AM ET

STANDARD GOVERNMENT PRODUCT

30/25 Year Government Standard Product

Rate	30 Day	45 Day	60 Day
3.250	99.803	99.553	99.303
3.375	100.103	99.853	99.603
3.500	100.903	100.653	100.403
3.625	101.003	100.753	100.503
3.750	102.828	102.578	102.328
3.875	103.328	103.078	102.828
4.000	103.878	103.628	103.378
4.125	103.978	103.728	103.478
4.250	104.822	104.572	104.322
4.375	105.057	104.807	104.557
4.500	105.622	105.372	105.122
4.625	105.722	105.472	105.222
4.750	105.847	105.597	105.347
4.875	106.247	105.997	105.747
5.000	106.797	106.547	106.297
5.125	106.847	106.597	106.347
5.250	N/A	N/A	N/A
5.375	N/A	N/A	N/A
5.500	N/A	N/A	N/A

20 Year Government Standard Product

Rate	30 Day	45 Day	60 Day
3.250	99.553	99.303	99.053
3.375	99.853	99.603	99.353
3.500	100.653	100.403	100.153
3.625	100.753	100.503	100.253
3.750	102.578	102.328	102.078
3.875	103.078	102.828	102.578
4.000	103.628	103.378	103.128
4.125	103.728	103.478	103.228
4.250	104.572	104.322	104.072
4.375	104.807	104.557	104.307
4.500	105.372	105.122	104.872
4.625	105.472	105.222	104.972
4.750	105.597	105.347	105.097
4.875	105.997	105.747	105.497
5.000	106.547	106.297	106.047
5.125	106.597	106.347	106.097
5.250	N/A	N/A	N/A
5.375	N/A	N/A	N/A
5.500	N/A	N/A	N/A

15/10 Year Government Standard Product

Rate	30 Day	45 Day	60 Day
2.750	100.609	100.359	100.109
2.875	100.909	100.659	100.409
3.000	101.159	100.909	100.659
3.125	101.309	101.059	100.809
3.250	102.812	102.562	102.312
3.375	103.112	102.862	102.612
3.500	103.362	103.112	102.862
3.625	103.512	103.262	103.012
3.750	104.320	104.070	103.820
3.875	104.620	104.370	104.120
4.000	104.820	104.570	104.320
4.125	104.970	104.720	104.470
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	99.303	99.053	98.803
3.375	99.603	99.353	99.103
3.500	100.403	100.153	99.903
3.625	100.503	100.253	100.003
3.750	102.328	102.078	101.828
3.875	102.828	102.578	102.328
4.000	103.378	103.128	102.878
4.125	103.478	103.228	102.978
4.250	104.322	104.072	103.822
4.375	104.557	104.307	104.057
4.500	105.122	104.872	104.622
4.625	105.222	104.972	104.722
4.750	105.347	105.097	104.847
4.875	105.747	105.497	105.247
5.000	106.297	106.047	105.797
5.125	106.347	106.097	105.847
5.250	N/A	N/A	N/A
5.375	N/A	N/A	N/A
5.500	N/A	N/A	N/A

15/10 Year Government Specialty Product

Rate	30 Day	45 Day	60 Day
2.750	100.159	99.909	99.659
2.875	100.459	100.209	99.959
3.000	100.709	100.459	100.209
3.125	100.859	100.609	100.359
3.250	102.362	102.112	101.862
3.375	102.662	102.412	102.162
3.500	102.912	102.662	102.412
3.625	103.062	102.812	102.562
3.750	103.870	103.620	103.370
3.875	104.170	103.920	103.670
4.000	104.370	104.120	103.870
4.125	104.520	104.270	104.020
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

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

20 Year Government Specialty Product

Rate	30 Day	45 Day	60 Day
3.250	99.053	98.803	98.553
3.375	99.353	99.103	98.853
3.500	100.153	99.903	99.653
3.625	100.253	100.003	99.753
3.750	102.078	101.828	101.578
3.875	102.578	102.328	102.078
4.000	103.128	102.878	102.628
4.125	103.228	102.978	102.728
4.250	104.072	103.822	103.572
4.375	104.307	104.057	103.807
4.500	104.872	104.622	104.372
4.625	104.972	104.722	104.472
4.750	105.097	104.847	104.597
4.875	105.497	105.247	104.997
5.000	106.047	105.797	105.547
5.125	106.097	105.847	105.597
5.250	N/A	N/A	N/A
5.375	N/A	N/A	N/A
5.500	N/A	N/A	N/A

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	98.228	97.978	97.728
4.000	101.203	100.953	100.703
4.500	102.947	102.697	102.447
5.000	104.122	103.872	103.622

15 Year One Time Close "OTC" Specialty Product

Rate	30 Day	45 Day	60 Day
3.000	99.075	98.825	98.575
3.500	101.278	101.028	100.778
4.000	102.736	102.486	102.236
4.500	N/A	N/A	N/A
5.000	N/A	N/A	N/A

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	7/27/2015	4.750%

American Financial Resources, Inc. - Announcements

The OTC program is not available for TF clients.
15 Day Locks are now Available for Broker Loans in an **Approved** status. To Price it out, you will need to improve the 30 day price by 15 bps.
Lock Requests must be submitted using AFR's Manual Lock Request Form!

Lock Desk Policy

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

Flood Certification = $10.00 FHA ID# - 1358600006

Full Lock Desk Policy Can Be Found Here AFR Guidelines

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

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Release Time: 10:00 AM ET

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	95.198	94.948	94.698	N/A	N/A	N/A
3.375	96.043	95.793	95.543	93.747	93.497	93.247
3.500	96.962	96.712	96.462	94.971	94.721	94.471
3.625	97.956	97.706	97.456	96.270	96.020	95.770
3.750	98.918	98.668	98.418	97.495	97.245	96.995
3.875	99.715	99.465	99.215	98.463	98.213	97.963
3.990	100.445	100.195	99.945	99.365	99.115	98.865
4.000	100.545	100.295	100.045	99.465	99.215	98.965
4.125	101.408	101.158	100.908	100.500	100.250	100.000
4.250	102.198	101.948	101.698	101.439	101.189	100.939
4.375	102.801	102.551	102.301	102.144	101.894	101.644
4.500	103.457	103.207	102.957	102.902	102.652	102.402
4.625	104.166	103.916	103.666	103.712	103.462	103.212
4.750	104.855	104.605	104.355	104.482	104.232	103.982
4.875	105.422	105.172	104.922	105.089	104.839	104.589
4.990	105.889	105.639	105.389	105.595	105.345	105.095
5.000	105.989	105.739	105.489	105.695	105.445	105.195
5.125	106.557	106.307	106.057	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	95.359	95.109	94.859	94.768	94.518	94.268
3.375	96.323	96.073	95.823	95.628	95.378	95.128
3.500	97.287	97.037	96.787	96.563	96.313	96.063
3.625	98.251	98.001	97.751	97.573	97.323	97.073
3.750	99.117	98.867	98.617	98.536	98.286	98.036
3.875	99.773	99.523	99.273	99.301	99.051	98.801
3.990	100.329	100.079	99.829	100.000	99.750	99.500
4.000	100.429	100.179	99.929	100.100	99.850	99.600
4.125	101.086	100.836	100.586	100.932	100.682	100.432
4.250	101.725	101.475	101.225	101.701	101.451	101.201
4.375	102.328	102.078	101.828	102.304	102.054	101.804
4.500	102.931	102.681	102.431	102.960	102.710	102.460
4.625	103.534	103.284	103.034	103.669	103.419	103.169
4.750	104.063	103.813	103.563	104.312	104.062	103.812
4.875	104.435	104.185	103.935	104.739	104.489	104.239
4.990	104.707	104.457	104.207	105.066	104.816	104.566
5.000	104.807	104.557	104.307	105.166	104.916	104.666
5.125	105.179	104.929	104.679	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	93.253	93.003	92.753	N/A	N/A	N/A
2.375	94.654	94.404	94.154	N/A	N/A	N/A
2.500	96.055	95.805	95.555	92.457	92.207	91.957
2.625	97.071	96.821	96.571	93.674	93.424	93.174
2.750	97.748	97.498	97.248	94.663	94.413	94.163
2.875	98.453	98.203	97.953	95.680	95.430	95.180
2.990	99.086	98.836	98.586	96.626	96.376	96.126
3.000	99.186	98.936	98.686	96.726	96.476	96.226
3.125	99.834	99.584	99.334	97.622	97.372	97.122
3.250	100.405	100.155	99.905	98.380	98.130	97.880
3.375	100.999	100.749	100.499	99.161	98.911	98.661
3.500	101.617	101.367	101.117	99.967	99.717	99.467
3.625	102.116	101.866	101.616	100.605	100.355	100.105
3.750	102.525	102.275	102.025	101.108	100.858	100.608
3.875	102.989	102.739	102.489	101.666	101.416	101.166
3.990	103.409	103.159	102.909	102.179	101.929	101.679
4.000	103.509	103.259	103.009	102.279	102.029	101.779
4.125	104.055	103.805	103.555	102.919	102.669	102.419

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	92.805	92.555	92.305	N/A	N/A	N/A
2.375	94.206	93.956	93.706	N/A	N/A	N/A
2.500	95.607	95.357	95.107	92.257	92.007	91.757
2.625	96.691	96.441	96.191	93.474	93.224	92.974
2.750	97.481	97.231	96.981	94.463	94.213	93.963
2.875	98.271	98.021	97.771	95.480	95.230	94.980
2.990	98.961	98.711	98.461	96.426	96.176	95.926
3.000	99.061	98.811	98.561	96.526	96.276	96.026
3.125	99.655	99.405	99.155	97.422	97.172	96.922
3.250	100.069	99.819	99.569	98.180	97.930	97.680
3.375	100.483	100.233	99.983	98.961	98.711	98.461
3.500	100.898	100.648	100.398	99.767	99.517	99.267
3.625	101.284	101.034	100.784	100.405	100.155	99.905
3.750	101.646	101.396	101.146	100.908	100.658	100.408
3.875	102.007	101.757	101.507	101.466	101.216	100.966
3.990	102.269	102.019	101.769	101.979	101.729	101.479
4.000	102.369	102.119	101.869	102.079	101.829	101.579
4.125	102.730	102.480	102.230	102.719	102.469	102.219

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

Full Lock Desk Policy Can Be Found Here | AFR Guidelines

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W. Rate Sheet Dated: 7/27/2015 **Release Time:** 10:00 AM ET

30/25 Year FNMA			
Rate	30 day	45 day	60 day
3.000	N/A	N/A	N/A
3.125	95.125	94.875	94.850
3.250	96.348	96.098	96.073
3.375	97.193	96.943	96.918
3.500	98.112	97.862	97.837
3.625	99.106	98.856	98.831
3.750	100.068	99.818	99.793
3.875	100.865	100.615	100.590
3.990	101.645	101.395	101.370
4.000	101.695	101.445	101.420
4.125	102.558	102.308	102.283
4.250	103.348	103.098	103.073
4.375	103.951	103.701	103.676
4.500	104.607	104.357	104.332
4.625	105.316	105.066	105.041
4.750	106.005	105.755	105.730
4.875	106.572	106.322	106.297
4.990	107.089	106.839	106.814
5.000	107.139	106.889	106.864
5.125	107.707	107.457	107.432

20 Year FNMA			
Rate	30 day	45 day	60 day
3.000	94.346	94.096	93.846
3.125	95.962	95.712	95.462
3.250	97.369	97.119	96.869
3.375	98.333	98.083	97.833
3.500	99.297	99.047	98.797
3.625	100.261	100.011	99.761
3.750	101.127	100.877	100.627
3.875	101.783	101.533	101.283
3.990	102.389	102.139	101.889
4.000	102.439	102.189	101.939
4.125	103.096	102.846	102.596
4.250	103.735	103.485	103.235
4.375	104.338	104.088	103.838
4.500	104.941	104.691	104.441
4.625	105.544	105.294	105.044
4.750	106.073	105.823	105.573
4.875	106.445	106.195	105.945
4.990	106.767	106.517	106.267
5.000	106.817	106.567	106.317
5.125	107.189	106.939	106.689

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	94.003	93.753	93.503
2.375	95.404	95.154	94.904
2.500	96.805	96.555	96.305
2.625	97.821	97.571	97.321
2.750	98.498	98.248	97.998
2.875	99.203	98.953	98.703
2.990	99.886	99.636	99.386
3.000	99.936	99.686	99.436
3.125	100.584	100.334	100.084
3.250	101.155	100.905	100.655
3.375	101.749	101.499	101.249
3.500	102.367	102.117	101.867
3.625	102.866	102.616	102.366
3.750	103.275	103.025	102.775
3.875	103.739	103.489	103.239
3.990	104.209	103.959	103.709
4.000	104.259	104.009	103.759
4.125	104.805	104.555	104.305

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	94.815	94.565	94.315
2.375	96.216	95.966	95.716
2.500	97.617	97.367	97.117
2.625	98.701	98.451	98.201
2.750	99.491	99.241	98.991
2.875	100.281	100.031	99.781
2.990	101.021	100.771	100.521
3.000	101.071	100.821	100.571
3.125	101.665	101.415	101.165
3.250	102.079	101.829	101.579
3.375	102.493	102.243	101.993
3.500	102.908	102.658	102.408
3.625	103.294	103.044	102.794
3.750	103.656	103.406	103.156
3.875	104.017	103.767	103.517
3.990	104.329	104.079	103.829
4.000	104.379	104.129	103.879
4.125	104.740	104.490	104.240

30/25 Year HB FNMA			
Rate	30 day	45 day	60 day
3.125	N/A	N/A	N/A
3.250	94.548	94.298	94.048
3.375	95.627	95.377	95.127
3.500	96.781	96.531	96.281
3.625	98.009	97.759	97.509
3.750	99.126	98.876	98.626
3.875	99.907	99.657	99.407
3.990	100.671	100.421	100.171
4.000	100.721	100.471	100.221
4.125	101.569	101.319	101.069
4.250	102.233	101.983	101.733
4.375	102.477	102.227	101.977
4.500	102.773	102.523	102.273
4.625	103.123	102.873	102.623
4.750	103.562	103.312	103.062
4.875	104.114	103.864	103.614
4.990	104.616	104.366	104.116
5.000	104.666	104.416	104.166
5.125	105.217	104.967	104.717
5.250	105.769	105.519	105.269

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	95.590	95.340	95.090
2.625	96.778	96.528	96.278
2.750	97.610	97.360	97.110
2.875	98.471	98.221	97.971
2.990	99.311	99.061	98.811
3.000	99.361	99.111	98.861
3.125	100.084	99.834	99.584
3.250	100.655	100.405	100.155
3.375	101.249	100.999	100.749
3.500	101.867	101.617	101.367
3.625	102.253	102.003	101.753
3.750	102.443	102.193	101.943
3.875	102.688	102.438	102.188
3.990	102.939	102.689	102.439
4.000	102.989	102.739	102.489
4.125	103.316	103.066	102.816

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.: 8/26/2015
45 Day Lock Exp.: 9/10/2015
60 Day Lock Exp.: 9/25/2015

W. Rate Sheet Dated: 7/27/2015 **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	93.844	93.594	93.344
3.375	95.067	94.817	94.567
3.500	95.911	95.661	95.411
3.625	96.831	96.581	96.331
3.750	97.825	97.575	97.325
3.875	98.787	98.537	98.287
4.000	99.584	99.334	99.084
4.125	100.413	100.163	99.913
4.250	101.277	101.027	100.777
4.375	102.067	101.817	101.567
4.500	102.670	102.420	102.170
4.625	103.326	103.076	102.826
4.750	104.035	103.785	103.535
4.875	104.724	104.474	104.224
5.000	105.291	105.041	104.791
5.125	105.858	105.608	105.358
5.250	106.425	106.175	105.925

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	94.287	94.037	93.787
3.625	95.434	95.184	94.934
3.750	96.657	96.407	96.157
3.875	97.814	97.564	97.314
4.000	98.592	98.342	98.092
4.125	99.404	99.154	98.904
4.250	100.249	99.999	99.749
4.375	100.965	100.715	100.465
4.500	101.204	100.954	100.704
4.625	101.497	101.247	100.997
4.750	101.842	101.592	101.342
4.875	102.268	102.018	101.768
5.000	102.820	102.570	102.320
5.125	103.371	103.121	102.871
5.250	103.923	103.673	103.423
5.375	104.475	104.225	103.975

All Loan Type Adjustments

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

Lock Desk Policy

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

Flood Certification = $10.00 | FHA ID# - 1358600006

Full Lock Desk Policy Can Be Found Here | AFR Guidelines

AMERICAN FINANCIAL RESOURCES, INC.
WHOLESALE MORTGAGE DIVISION

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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: 7/27/2015

Release Time: 10:00 AM ET

30 Day Lock Exp.: 8/26/2015
45 Day Lock Exp.: 9/10/2015
60 Day Lock Exp.: 9/25/2015

30/25 Year Open Access ≤ 105.00 LTV

Rate	30 day	45 day	60 day
3.250	94.489	94.239	93.989
3.375	95.643	95.393	95.143
3.500	96.771	96.521	96.271
3.625	97.831	97.581	97.331
3.750	98.685	98.435	98.185
3.875	99.392	99.142	98.892
4.000	100.286	100.036	99.786
4.125	101.228	100.978	100.728
4.250	101.938	101.688	101.438
4.375	102.503	102.253	102.003
4.500	103.249	102.999	102.749
4.625	104.055	103.805	103.555
4.750	104.663	104.413	104.163
4.875	105.166	104.916	104.666
5.000	105.636	105.386	105.136
5.125	106.378	106.128	105.878
5.250	106.935	106.685	106.435

30/25 Year Open Access > 105.00 LTV

Rate	30 day	45 day	60 day
3.250	94.489	94.239	93.989
3.375	95.581	95.331	95.081
3.500	96.709	96.459	96.209
3.625	97.769	97.519	97.269
3.750	98.623	98.373	98.123
3.875	99.330	99.080	98.830
4.000	100.411	100.161	99.911
4.125	101.353	101.103	100.853
4.250	102.063	101.813	101.563
4.375	102.628	102.378	102.128
4.500	104.062	103.812	103.562
4.625	104.868	104.618	104.368
4.750	105.476	105.226	104.976
4.875	105.979	105.729	105.479
5.000	107.761	107.511	107.261
5.125	108.503	108.253	108.003
5.250	109.060	108.810	108.560

20 Year Open Access ≤ 105.00 LTV

Rate	30 day	45 day	60 day
3.250	96.344	96.094	95.844
3.375	97.294	97.044	96.794
3.500	98.217	97.967	97.717
3.625	99.095	98.845	98.595
3.750	99.823	99.573	99.323
3.875	100.462	100.212	99.962
4.000	101.010	100.760	100.510
4.125	101.804	101.554	101.304
4.250	102.441	102.191	101.941
4.375	102.987	102.737	102.487
4.500	103.593	103.343	103.093
4.625	104.304	104.054	103.804
4.750	104.881	104.631	104.381
4.875	105.383	105.133	104.883
5.000	105.037	104.787	104.537
5.125	105.702	105.452	105.202
5.250	106.234	105.984	105.734

20 Year Open Access > 105.00 LTV

Rate	30 day	45 day	60 day
3.250	96.344	96.094	95.844
3.375	96.982	96.732	96.482
3.500	97.905	97.655	97.405
3.625	98.783	98.533	98.283
3.750	99.511	99.261	99.011
3.875	100.150	99.900	99.650
4.000	100.823	100.573	100.323
4.125	101.617	101.367	101.117
4.250	102.254	102.004	101.754
4.375	102.800	102.550	102.300
4.500	103.781	103.531	103.281
4.625	104.492	104.242	103.992
4.750	105.069	104.819	104.569
4.875	105.571	105.321	105.071
5.000	105.475	105.225	104.975
5.125	106.140	105.890	105.640
5.250	106.672	106.422	106.172

15 Year Open Access ≤ 105.00 LTV

Rate	30 day	45 day	60 day
2.250	94.977	94.727	94.477
2.375	95.665	95.415	95.165
2.500	96.352	96.102	95.852
2.625	96.986	96.736	96.486
2.750	97.833	97.583	97.333
2.875	98.517	98.267	98.017
3.000	99.177	98.927	98.677
3.125	99.763	99.513	99.263
3.250	100.293	100.043	99.793
3.375	100.938	100.688	100.438
3.500	101.537	101.287	101.037
3.625	102.068	101.818	101.568
3.750	102.570	102.320	102.070
3.875	103.070	102.820	102.570
4.000	103.414	103.164	102.914
4.125	103.931	103.681	103.431
4.250	104.415	104.165	103.915

15 Year Open Access > 105.00 LTV

Rate	30 day	45 day	60 day
2.250	94.977	94.727	94.477
2.375	93.540	93.290	93.040
2.500	94.227	93.977	93.727
2.625	94.861	94.611	94.361
2.750	95.708	95.458	95.208
2.875	97.892	97.642	97.392
3.000	98.552	98.302	98.052
3.125	99.138	98.888	98.638
3.250	99.668	99.418	99.168
3.375	100.563	100.313	100.063
3.500	101.162	100.912	100.662
3.625	101.693	101.443	101.193
3.750	102.195	101.945	101.695
3.875	102.945	102.695	102.445
4.000	103.289	103.039	102.789
4.125	103.806	103.556	103.306
4.250	104.290	104.040	103.790

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.: 8/26/2015
45 Day Lock Exp.: 9/10/2015
60 Day Lock Exp.: 9/25/2015

prices are subject to change without notice

W. Rate Sheet Dated: 7/27/2015 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	95.649	95.399	95.374
3.375	96.803	96.553	96.528
3.500	97.931	97.681	97.656
3.625	98.991	98.741	98.716
3.750	99.845	99.595	99.570
3.875	100.552	100.302	100.277
3.990	101.396	101.146	101.121
4.000	101.446	101.196	101.171
4.125	102.388	102.138	102.113
4.250	103.098	102.848	102.823
4.375	103.663	103.413	103.388
4.500	104.409	104.159	104.134
4.625	105.215	104.965	104.940
4.750	105.823	105.573	105.548
4.875	106.326	106.076	106.051
4.990	106.746	106.496	106.471
5.000	106.796	106.546	106.521
5.125	107.538	107.288	107.263
5.250	108.095	107.845	107.820

20 Year FHLMC

Rate	30 day	45 day	60 day
3.125	N/A	N/A	N/A
3.250	97.604	97.354	97.104
3.375	98.554	98.304	98.054
3.500	99.477	99.227	98.977
3.625	100.355	100.105	99.855
3.750	101.083	100.833	100.583
3.875	101.722	101.472	101.222
3.990	102.220	101.970	101.720
4.000	102.270	102.020	101.770
4.125	103.064	102.814	102.564
4.250	103.701	103.451	103.201
4.375	104.247	103.997	103.747
4.500	104.853	104.603	104.353
4.625	105.564	105.314	105.064
4.750	106.141	105.891	105.641
4.875	106.643	106.393	106.143
4.990	106.247	105.997	105.747
5.000	106.297	106.047	105.797
5.125	106.962	106.712	106.462
5.250	107.494	107.244	106.994

15 Year FHLMC

Rate	30 day	45 day	60 day
2.125	N/A	N/A	N/A
2.250	95.637	95.387	95.137
2.375	96.325	96.075	95.825
2.500	97.012	96.762	96.512
2.625	97.646	97.396	97.146
2.750	98.493	98.243	97.993
2.875	99.177	98.927	98.677
2.990	99.787	99.537	99.287
3.000	99.837	99.587	99.337
3.125	100.423	100.173	99.923
3.250	100.953	100.703	100.453
3.375	101.598	101.348	101.098
3.500	102.197	101.947	101.697
3.625	102.728	102.478	102.228
3.750	103.230	102.980	102.730
3.875	103.730	103.480	103.230
3.990	104.024	103.774	103.524
4.000	104.074	103.824	103.574
4.125	104.591	104.341	104.091
4.250	105.075	104.825	104.575

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	Credit Score ≥ 720
≤ 65.00%	80.01 - 95.00%	-0.500	-0.250
65.01 - 75.00%	80.01 - 95.00%	-0.750	-0.500
75.01 - 80.00%	76.01 - 90.00%	-1.000	-0.750
75.01 - 80.00%	90.01 - 95.00%	-1.000	-0.750
80.01 - 90.00%	81.01 - 95.00%	-1.000	-0.750

Multi Unit

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

Super Conforming Mortgage

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

All Loan Type Adjustments

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

Lender Paid MI Adjustments (cumulative with above adjustments)

LPMI Adjust Term > 20 yr & All Manuf.

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

LPMI Adjust Term ≤ 20 yr

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

Additional LPMI Premium Adjustments

Product Feature	FICO ≥ 740	720 - 739	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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60 Day Lock Exp.: 9/25/2015

prices are subject to change without notice

W. Rate Sheet Dated: 7/27/2015 **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	95.649	95.399	95.374
3.375	96.803	96.553	96.528
3.500	97.931	97.681	97.656
3.625	98.991	98.741	98.716
3.750	99.845	99.595	99.570
3.875	100.552	100.302	100.277
3.990	101.396	101.146	101.121
4.000	101.446	101.196	101.171
4.125	102.388	102.138	102.113
4.250	103.098	102.848	102.823
4.375	103.663	103.413	103.388
4.500	104.409	104.159	104.134
4.625	105.215	104.965	104.940
4.750	105.823	105.573	105.548
4.875	106.326	106.076	106.051
4.990	106.746	106.496	106.471
5.000	106.796	106.546	106.521
5.125	107.538	107.288	107.263
5.250	108.095	107.845	107.820

20 Year FHLMC HP & HPA

Rate	30 day	45 day	60 day
3.125	N/A	N/A	N/A
3.250	97.604	97.354	97.104
3.375	98.554	98.304	98.054
3.500	99.477	99.227	98.977
3.625	100.355	100.105	99.855
3.750	101.083	100.833	100.583
3.875	101.722	101.472	101.222
3.990	102.220	101.970	101.720
4.000	102.270	102.020	101.770
4.125	103.064	102.814	102.564
4.250	103.701	103.451	103.201
4.375	104.247	103.997	103.747
4.500	104.853	104.603	104.353
4.625	105.564	105.314	105.064
4.750	106.141	105.891	105.641
4.875	106.643	106.393	106.143
4.990	106.247	105.997	105.747
5.000	106.297	106.047	105.797
5.125	106.962	106.712	106.462
5.250	107.494	107.244	106.994

15 Year FHLMC HP & HPA

Rate	30 day	45 day	60 day
2.125	N/A	N/A	N/A
2.250	95.637	95.387	95.137
2.375	96.325	96.075	95.825
2.500	97.012	96.762	96.512
2.625	97.646	97.396	97.146
2.750	98.493	98.243	97.993
2.875	99.177	98.927	98.677
2.990	99.787	99.537	99.287
3.000	99.837	99.587	99.337
3.125	100.423	100.173	99.923
3.250	100.953	100.703	100.453
3.375	101.598	101.348	101.098
3.500	102.197	101.947	101.697
3.625	102.728	102.478	102.228
3.750	103.230	102.980	102.730
3.875	103.730	103.480	103.230
3.990	104.024	103.774	103.524
4.000	104.074	103.824	103.574
4.125	104.591	104.341	104.091
4.250	105.075	104.825	104.575

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 Pruct	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	FICO 720 - 739	FICO 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

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W. Rate Sheet Dated: 7/27/2015 **Release Time:** 10:00 AM ET

30 Day Lock Exp.: 8/26/2015
45 Day Lock Exp.: 9/10/2015
60 Day Lock Exp.: 9/25/2015

Non-Conforming 30 year Fixed
Max Price After Adjustments 101.750

Rate	30 day	45 day	60 day
4.000	98.422	98.282	98.141
4.125	98.984	98.844	98.703
4.250	99.546	99.406	99.265
4.375	100.077	99.937	99.796
4.500	100.608	100.468	100.327
4.625	101.108	100.968	100.827
4.750	101.608	101.468	101.327
4.875	102.077	101.937	101.796
5.000	102.327	102.187	102.046
5.125	102.577	102.437	102.296
5.250	102.796	102.656	102.515
5.375	103.015	102.875	102.734

Non-Conforming 15 year Fixed
Max Price After Adjustments 101.250

Rate	30 day	45 day	60 day
3.375	98.497	98.372	98.247
3.500	98.950	98.825	98.700
3.625	99.386	99.246	99.105
3.750	99.839	99.714	99.589
3.875	100.245	100.120	99.995
4.000	100.620	100.495	100.370
4.125	100.933	100.808	100.683
4.250	101.214	101.089	100.964
4.375	101.402	101.277	101.152
4.500	101.527	101.402	101.277
4.625	101.652	101.527	101.402
4.750	101.715	101.590	101.465

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.: 8/26/2015
45 Day Lock Exp.: 9/10/2015

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

30 Day Lock Exp.: 8/26/2015
45 Day Lock Exp.: 9/10/2015

W. Rate Sheet Dated: 7/27/2015 **Release Time:** 10:00 AM ET

Alt-Option Ratio Terms & Pricing

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

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Rate	30 day	45 day
6.125	100.196	100.043
6.250	100.441	100.282
6.375	100.686	100.522
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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

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
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8.000	103.618	103.387
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Income 15 yr Fixed (AOIP-15F)

Rate	30 day	45 day
6.125	100.196	100.196
6.250	100.441	100.441
6.375	100.686	100.686
6.500	100.931	100.931
6.625	101.176	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

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	≤50%	50.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%
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700-719	2.750	2.500	1.750	1.250	0.500	-0.750

Income Price Adjustments

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

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Full Lock Desk Policy Can Be Found Here AFR Guidelines