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.: 8/27/2015
45 Day Lock Exp.: 9/11/2015
60 Day Lock Exp.: 9/28/2015

prices are subject to change without notice

W. Rate Sheet Dated: 7/28/2015

Release Time: 10:00 AM ET

STANDARD GOVERNMENT PRODUCT

30/25 Year Government Standard Product

Rate	30 Day	45 Day	60 Day
3.250	99.678	99.428	99.178
3.375	99.978	99.728	99.478
3.500	100.778	100.528	100.278
3.625	100.878	100.628	100.378
3.750	102.703	102.453	102.203
3.875	103.203	102.953	102.703
4.000	103.753	103.503	103.253
4.125	103.853	103.603	103.353
4.250	104.697	104.447	104.197
4.375	104.932	104.682	104.432
4.500	105.497	105.247	104.997
4.625	105.597	105.347	105.097
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	99.428	99.178	98.928
3.375	99.728	99.478	99.228
3.500	100.528	100.278	100.028
3.625	100.628	100.378	100.128
3.750	102.453	102.203	101.953
3.875	102.953	102.703	102.453
4.000	103.503	103.253	103.003
4.125	103.603	103.353	103.103
4.250	104.447	104.197	103.947
4.375	104.682	104.432	104.182
4.500	105.247	104.997	104.747
4.625	105.347	105.097	104.847
4.750	105.581	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	100.617	100.367	100.117
2.875	100.917	100.667	100.417
3.000	101.167	100.917	100.667
3.125	101.317	101.067	100.817
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	104.336	104.086	103.836
3.875	104.636	104.386	104.136
4.000	104.836	104.586	104.336
4.125	104.986	104.736	104.486
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 = 0.330	

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	99.178	98.928	98.678
3.375	99.478	99.228	98.978
3.500	100.278	100.028	99.778
3.625	100.378	100.128	99.878
3.750	102.203	101.953	101.703
3.875	102.703	102.453	102.203
4.000	103.253	103.003	102.753
4.125	103.353	103.103	102.853
4.250	104.197	103.947	103.697
4.375	104.432	104.182	103.932
4.500	104.997	104.747	104.497
4.625	105.097	104.847	104.597
4.750	105.331	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	98.928	98.678	98.428
3.375	99.228	98.978	98.728
3.500	100.028	99.778	99.528
3.625	100.128	99.878	99.628
3.750	101.953	101.703	101.453
3.875	102.453	102.203	101.953
4.000	103.003	102.753	102.503
4.125	103.103	102.853	102.603
4.250	103.947	103.697	103.447
4.375	104.182	103.932	103.682
4.500	104.747	104.497	104.247
4.625	104.847	104.597	104.347
4.750	105.081	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	100.167	99.917	99.667
2.875	100.467	100.217	99.967
3.000	100.717	100.467	100.217
3.125	100.867	100.617	100.367
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	103.886	103.636	103.386
3.875	104.186	103.936	103.686
4.000	104.386	104.136	103.886
4.125	104.536	104.286	104.036
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 = 0.330	

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	98.103	97.853	97.603
4.000	101.078	100.828	100.578
4.500	102.822	102.572	102.322
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	99.083	98.833	98.583
3.500	101.278	101.028	100.778
4.000	102.752	102.502	102.252
4.500	N/A	N/A	N/A
5.000	N/A	N/A	N/A

Specialty Adj.

Specialty Adj.	Manufactured Homes "OTC exempt"	-1.000
	203(k) / 203(k)s / 203(h) / Repair Escrow	-0.500
	VA IRRRL ≤ 125.00 LTV	0.000
	VA IRRRL > 125.00 LTV or No AVM	-0.750

GOVERNMENT ADJUSTMENTS - Applies to Standard and Specialty Government Programs

Adjusters	All Terms	Adjusters	All Terms
FICO 640 - 659	-0.500	NY	-0.250
FICO 620 - 639	-0.750	AZ, CA, FL, LA, MA, NJ, NV, UT	-0.150
FICO 600 - 619	-1.500	Non Owner Occupancy	-2.000

Base Loan Amount Adjuster

$0 - $74,999	-2.000
$75,000 - $124,999	-0.750
$125,000 - $199,999	-0.375
High Balance	-1.500
VA Jumbo	-1.500
Extension Options:	-0.018 per calendar day

Max USDA - GRH Rate Today	7/28/2015	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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45 Day Lock Exp.: 9/11/2015
60 Day Lock Exp.: 9/28/2015

DURP 30/25 Year

Rate	≤ 105% LTV 30 Day	≤ 105% LTV 45 Day	≤ 105% LTV 60 Day	> 105% LTV 30 Day	> 105% LTV 45 Day	> 105% LTV 60 Day
3.250	95.033	94.783	94.533	N/A	N/A	N/A
3.375	95.875	95.625	95.375	93.580	93.330	93.080
3.500	96.792	96.542	96.292	94.802	94.552	94.302
3.625	97.785	97.535	97.285	96.099	95.849	95.599
3.750	98.746	98.496	98.246	97.322	97.072	96.822
3.875	99.544	99.294	99.044	98.292	98.042	97.792
3.990	100.276	100.026	99.776	99.196	98.946	98.696
4.000	100.376	100.126	99.876	99.296	99.046	98.796
4.125	101.241	100.991	100.741	100.333	100.083	99.833
4.250	102.035	101.785	101.535	101.276	101.026	100.776
4.375	102.647	102.397	102.147	101.990	101.740	101.490
4.500	103.312	103.062	102.812	102.757	102.507	102.257
4.625	104.032	103.782	103.532	103.578	103.328	103.078
4.750	104.727	104.477	104.227	104.355	104.105	103.855
4.875	105.295	105.045	104.795	104.962	104.712	104.462
4.990	105.763	105.513	105.263	105.468	105.218	104.968
5.000	105.863	105.613	105.363	105.568	105.318	105.068
5.125	106.430	106.180	105.930	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	95.194	94.944	94.694	94.603	94.353	94.103
3.375	96.156	95.906	95.656	95.461	95.211	94.961
3.500	97.118	96.868	96.618	96.394	96.144	95.894
3.625	98.080	97.830	97.580	97.402	97.152	96.902
3.750	98.945	98.695	98.445	98.364	98.114	97.864
3.875	99.603	99.353	99.103	99.131	98.881	98.631
3.990	100.160	99.910	99.660	99.831	99.581	99.331
4.000	100.260	100.010	99.760	99.931	99.681	99.431
4.125	100.918	100.668	100.418	100.765	100.515	100.265
4.250	101.562	101.312	101.062	101.537	101.287	101.037
4.375	102.175	101.925	101.675	102.149	101.899	101.649
4.500	102.788	102.538	102.288	102.815	102.565	102.315
4.625	103.400	103.150	102.900	103.534	103.284	103.034
4.750	103.936	103.686	103.436	104.185	103.935	103.685
4.875	104.308	104.058	103.808	104.612	104.362	104.112
4.990	104.581	104.331	104.081	104.939	104.689	104.439
5.000	104.681	104.431	104.181	105.039	104.789	104.539
5.125	105.053	104.803	104.553	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	93.272	93.022	92.772	N/A	N/A	N/A
2.375	94.675	94.425	94.175	N/A	N/A	N/A
2.500	96.077	95.827	95.577	92.480	92.230	91.980
2.625	97.091	96.841	96.591	93.693	93.443	93.193
2.750	97.760	97.510	97.260	94.675	94.425	94.175
2.875	98.457	98.207	97.957	95.684	95.434	95.184
2.990	99.082	98.832	98.582	96.622	96.372	96.122
3.000	99.182	98.932	98.682	96.722	96.472	96.222
3.125	99.826	99.576	99.326	97.614	97.364	97.114
3.250	100.397	100.147	99.897	98.372	98.122	97.872
3.375	100.991	100.741	100.491	99.153	98.903	98.653
3.500	101.609	101.359	101.109	99.959	99.709	99.459
3.625	102.109	101.859	101.609	100.597	100.347	100.097
3.750	102.518	102.268	102.018	101.100	100.850	100.600
3.875	102.982	102.732	102.482	101.659	101.409	101.159
3.990	103.402	103.152	102.902	102.172	101.922	101.672
4.000	103.502	103.252	103.002	102.272	102.022	101.772
4.125	104.048	103.798	103.548	102.912	102.662	102.412

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	92.825	92.575	92.325	N/A	N/A	N/A
2.375	94.227	93.977	93.727	N/A	N/A	N/A
2.500	95.629	95.379	95.129	92.280	92.030	91.780
2.625	96.709	96.459	96.209	93.493	93.243	92.993
2.750	97.492	97.242	96.992	94.475	94.225	93.975
2.875	98.274	98.024	97.774	95.484	95.234	94.984
2.990	98.957	98.707	98.457	96.422	96.172	95.922
3.000	99.057	98.807	98.557	96.522	96.272	96.022
3.125	99.648	99.398	99.148	97.414	97.164	96.914
3.250	100.062	99.812	99.562	98.172	97.922	97.672
3.375	100.476	100.226	99.976	98.953	98.703	98.453
3.500	100.890	100.640	100.390	99.759	99.509	99.259
3.625	101.277	101.027	100.777	100.397	100.147	99.897
3.750	101.638	101.388	101.138	100.900	100.650	100.400
3.875	102.000	101.750	101.500	101.459	101.209	100.959
3.990	102.262	102.012	101.762	101.972	101.722	101.472
4.000	102.362	102.112	101.862	102.072	101.822	101.572
4.125	102.724	102.474	102.224	102.712	102.462	102.212

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: 7/28/2015

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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	94.960	94.710	94.685
3.250	96.183	95.933	95.908
3.375	97.025	96.775	96.750
3.500	97.942	97.692	97.667
3.625	98.935	98.685	98.660
3.750	99.896	99.646	99.621
3.875	100.694	100.444	100.419
3.990	101.476	101.226	101.201
4.000	101.526	101.276	101.251
4.125	102.391	102.141	102.116
4.250	103.185	102.935	102.910
4.375	103.797	103.547	103.522
4.500	104.462	104.212	104.187
4.625	105.182	104.932	104.907
4.750	105.877	105.627	105.602
4.875	106.445	106.195	106.170
4.990	106.963	106.713	106.688
5.000	107.013	106.763	106.738
5.125	107.580	107.330	107.305

20 Year FNMA

Rate	30 day	45 day	60 day
3.000	N/A	N/A	N/A
3.125	95.797	95.547	95.297
3.250	97.204	96.954	96.704
3.375	98.166	97.916	97.666
3.500	99.128	98.878	98.628
3.625	100.090	99.840	99.590
3.750	100.955	100.705	100.455
3.875	101.613	101.363	101.113
3.990	102.220	101.970	101.720
4.000	102.270	102.020	101.770
4.125	102.928	102.678	102.428
4.250	103.572	103.322	103.072
4.375	104.185	103.935	103.685
4.500	104.798	104.548	104.298
4.625	105.410	105.160	104.910
4.750	105.946	105.696	105.446
4.875	106.318	106.068	105.818
4.990	106.641	106.391	106.141
5.000	106.691	106.441	106.191
5.125	107.063	106.813	106.563

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	94.022	93.772	93.522
2.375	95.425	95.175	94.925
2.500	96.827	96.577	96.327
2.625	97.841	97.591	97.341
2.750	98.510	98.260	98.010
2.875	99.207	98.957	98.707
2.990	99.882	99.632	99.382
3.000	99.932	99.682	99.432
3.125	100.576	100.326	100.076
3.250	101.147	100.897	100.647
3.375	101.741	101.491	101.241
3.500	102.359	102.109	101.859
3.625	102.859	102.609	102.359
3.750	103.268	103.018	102.768
3.875	103.732	103.482	103.232
3.990	104.202	103.952	103.702
4.000	104.252	104.002	103.752
4.125	104.798	104.548	104.298

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	94.835	94.585	94.335
2.375	96.237	95.987	95.737
2.500	97.639	97.389	97.139
2.625	98.719	98.469	98.219
2.750	99.502	99.252	99.002
2.875	100.284	100.034	99.784
2.990	101.017	100.767	100.517
3.000	101.067	100.817	100.567
3.125	101.658	101.408	101.158
3.250	102.072	101.822	101.572
3.375	102.486	102.236	101.986
3.500	102.900	102.650	102.400
3.625	103.287	103.037	102.787
3.750	103.648	103.398	103.148
3.875	104.010	103.760	103.510
3.990	104.322	104.072	103.822
4.000	104.372	104.122	103.872
4.125	104.734	104.484	104.234

30/25 Year HB FNMA

Rate	30 day	45 day	60 day
3.125	N/A	N/A	N/A
3.250	94.383	94.133	93.883
3.375	95.460	95.210	94.960
3.500	96.611	96.361	96.111
3.625	97.838	97.588	97.338
3.750	98.954	98.704	98.454
3.875	99.736	99.486	99.236
3.990	100.502	100.252	100.002
4.000	100.552	100.302	100.052
4.125	101.402	101.152	100.902
4.250	102.070	101.820	101.570
4.375	102.322	102.072	101.822
4.500	102.629	102.379	102.129
4.625	102.989	102.739	102.489
4.750	103.435	103.185	102.935
4.875	103.987	103.737	103.487
4.990	104.489	104.239	103.989
5.000	104.539	104.289	104.039
5.125	105.091	104.841	104.591
5.250	105.643	105.393	105.143

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	95.612	95.362	95.112
2.625	96.797	96.547	96.297
2.750	97.622	97.372	97.122
2.875	98.476	98.226	97.976
2.990	99.307	99.057	98.807
3.000	99.357	99.107	98.857
3.125	100.076	99.826	99.576
3.250	100.647	100.397	100.147
3.375	101.241	100.991	100.741
3.500	101.859	101.609	101.359
3.625	102.245	101.995	101.745
3.750	102.435	102.185	101.935
3.875	102.681	102.431	102.181
3.990	102.932	102.682	102.432
4.000	102.982	102.732	102.482
4.125	103.310	103.060	102.810

Adjustments

Applicable for all mortgages with greater than 15 year terms

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

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

All Loan Type Adjustments

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

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

Cash-Out Refinance

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

Mortgages with Subordinate Financing *

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

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

Lender Paid MI Adjustments (cumulative with above adjustments)

LPMI Adjust Term > 20 yr & All Manuf.

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

LPMI Adjust Term ≤ 20 yr

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

Additional LPMI Premium Adjustments

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

*** Does not apply in HI**

Lock Desk Policy

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

Flood Certification = $10.00   FHA ID# - 1358600006

Full Lock Desk Policy Can Be Found Here   AFR Guidelines

AMERICAN FINANCIAL RESOURCES, INC.
WHOLESALE MORTGAGE DIVISION

AFR Wholesale's Website | AFR Rate Sheet Archive

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

30 Day Lock Exp.: 8/27/2015
45 Day Lock Exp.: 9/11/2015
60 Day Lock Exp.: 9/28/2015

prices are subject to change without notice

W. Rate Sheet Dated: 7/28/2015 **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	93.679	93.429	93.179
3.375	94.902	94.652	94.402
3.500	95.744	95.494	95.244
3.625	96.661	96.411	96.161
3.750	97.653	97.403	97.153
3.875	98.615	98.365	98.115
4.000	99.413	99.163	98.913
4.125	100.245	99.995	99.745
4.250	101.110	100.860	100.610
4.375	101.904	101.654	101.404
4.500	102.516	102.266	102.016
4.625	103.181	102.931	102.681
4.750	103.901	103.651	103.401
4.875	104.596	104.346	104.096
5.000	105.164	104.914	104.664
5.125	105.731	105.481	105.231
5.250	106.299	106.049	105.799

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	94.120	93.870	93.620
3.625	95.265	95.015	94.765
3.750	96.486	96.236	95.986
3.875	97.642	97.392	97.142
4.000	98.422	98.172	97.922
4.125	99.235	98.985	98.735
4.250	100.082	99.832	99.582
4.375	100.801	100.551	100.301
4.500	101.049	100.799	100.549
4.625	101.351	101.101	100.851
4.750	101.707	101.457	101.207
4.875	102.141	101.891	101.641
5.000	102.693	102.443	102.193
5.125	103.245	102.995	102.745
5.250	103.797	103.547	103.297
5.375	104.349	104.099	103.849

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

Lock Desk Policy

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

Flood Certification = $10.00 | FHA ID# - 1358600006

Full Lock Desk Policy Can Be Found Here | AFR Guidelines

AMERICAN FINANCIAL RESOURCES, INC.
WHOLESALE MORTGAGE DIVISION

[AFR Wholesale's Website] [AFR Rate Sheet Archive]

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

30 Day Lock Exp.: 8/27/2015
45 Day Lock Exp.: 9/11/2015
60 Day Lock Exp.: 9/28/2015

prices are subject to change without notice

W. Rate Sheet Dated: 7/28/2015 **Release Time:** 10:00 AM ET

30/25 Year Open Access ≤ 105.00 LTV

Rate	30 day	45 day	60 day
3.250	94.351	94.101	93.851
3.375	95.505	95.255	95.005
3.500	96.630	96.380	96.130
3.625	97.685	97.435	97.185
3.750	98.533	98.283	98.033
3.875	99.232	98.982	98.732
4.000	100.179	99.929	99.679
4.125	101.114	100.864	100.614
4.250	101.812	101.562	101.312
4.375	102.368	102.118	101.868
4.500	103.158	102.908	102.658
4.625	103.954	103.704	103.454
4.750	104.554	104.304	104.054
4.875	105.050	104.800	104.550
5.000	105.601	105.351	105.101
5.125	106.337	106.087	105.837
5.250	106.889	106.639	106.389

30/25 Year Open Access > 105.00 LTV

Rate	30 day	45 day	60 day
3.250	94.351	94.101	93.851
3.375	95.443	95.193	94.943
3.500	96.568	96.318	96.068
3.625	97.623	97.373	97.123
3.750	98.471	98.221	97.971
3.875	99.170	98.920	98.670
4.000	100.242	99.992	99.742
4.125	101.177	100.927	100.677
4.250	101.875	101.625	101.375
4.375	102.431	102.181	101.931
4.500	103.846	103.596	103.346
4.625	104.642	104.392	104.142
4.750	105.242	104.992	104.742
4.875	105.738	105.488	105.238
5.000	107.601	107.351	107.101
5.125	108.337	108.087	107.837
5.250	108.889	108.639	108.389

20 Year Open Access ≤ 105.00 LTV

Rate	30 day	45 day	60 day
3.250	96.251	96.001	95.751
3.375	97.201	96.951	96.701
3.500	98.121	97.871	97.621
3.625	98.996	98.746	98.496
3.750	99.719	99.469	99.219
3.875	100.351	100.101	99.851
4.000	100.932	100.682	100.432
4.125	101.720	101.470	101.220
4.250	102.351	102.101	101.851
4.375	102.891	102.641	102.391
4.500	103.511	103.261	103.011
4.625	104.217	103.967	103.717
4.750	104.790	104.540	104.290
4.875	105.288	105.038	104.788
5.000	105.000	104.750	104.500
5.125	105.661	105.411	105.161
5.250	106.189	105.939	105.689

20 Year Open Access > 105.00 LTV

Rate	30 day	45 day	60 day
3.250	96.251	96.001	95.751
3.375	96.889	96.639	96.389
3.500	97.809	97.559	97.309
3.625	98.684	98.434	98.184
3.750	99.407	99.157	98.907
3.875	100.039	99.789	99.539
4.000	100.745	100.495	100.245
4.125	101.533	101.283	101.033
4.250	102.164	101.914	101.664
4.375	102.704	102.454	102.204
4.500	103.636	103.386	103.136
4.625	104.342	104.092	103.842
4.750	104.915	104.665	104.415
4.875	105.413	105.163	104.913
5.000	105.438	105.188	104.938
5.125	106.099	105.849	105.599
5.250	106.627	106.377	106.127

15 Year Open Access ≤ 105.00 LTV

Rate	30 day	45 day	60 day
2.250	94.958	94.708	94.458
2.375	95.645	95.395	95.145
2.500	96.332	96.082	95.832
2.625	96.966	96.716	96.466
2.750	97.801	97.551	97.301
2.875	98.483	98.233	97.983
3.000	99.141	98.891	98.641
3.125	99.723	99.473	99.223
3.250	100.248	99.998	99.748
3.375	100.905	100.655	100.405
3.500	101.500	101.250	101.000
3.625	102.027	101.777	101.527
3.750	102.528	102.278	102.028
3.875	103.023	102.773	102.523
4.000	103.406	103.156	102.906
4.125	103.921	103.671	103.421
4.250	104.402	104.152	103.902

15 Year Open Access > 105.00 LTV

Rate	30 day	45 day	60 day
2.250	94.958	94.708	94.458
2.375	93.520	93.270	93.020
2.500	94.207	93.957	93.707
2.625	94.841	94.591	94.341
2.750	95.676	95.426	95.176
2.875	97.858	97.608	97.358
3.000	98.516	98.266	98.016
3.125	99.098	98.848	98.598
3.250	99.623	99.373	99.123
3.375	100.530	100.280	100.030
3.500	101.125	100.875	100.625
3.625	101.652	101.402	101.152
3.750	102.153	101.903	101.653
3.875	102.898	102.648	102.398
4.000	103.281	103.031	102.781
4.125	103.796	103.546	103.296
4.250	104.277	104.027	103.777

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.: 8/27/2015
45 Day Lock Exp.: 9/11/2015
60 Day Lock Exp.: 9/28/2015

prices are subject to change without notice

W. Rate Sheet Dated: 7/28/2015

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	95.511	95.261	95.236
3.375	96.665	96.415	96.390
3.500	97.790	97.540	97.515
3.625	98.845	98.595	98.570
3.750	99.693	99.443	99.418
3.875	100.392	100.142	100.117
3.990	101.289	101.039	101.014
4.000	101.339	101.089	101.064
4.125	102.274	102.024	101.999
4.250	102.972	102.722	102.697
4.375	103.528	103.278	103.253
4.500	104.318	104.068	104.043
4.625	105.114	104.864	104.839
4.750	105.714	105.464	105.439
4.875	106.210	105.960	105.935
4.990	106.711	106.461	106.436
5.000	106.761	106.511	106.486
5.125	107.497	107.247	107.222
5.250	108.049	107.799	107.774

20 Year FHLMC

Rate	30 day	45 day	60 day
3.125	N/A	N/A	N/A
3.250	97.511	97.261	97.011
3.375	98.461	98.211	97.961
3.500	99.381	99.131	98.881
3.625	100.256	100.006	99.756
3.750	100.979	100.729	100.479
3.875	101.611	101.361	101.111
3.990	102.142	101.892	101.642
4.000	102.192	101.942	101.692
4.125	102.980	102.730	102.480
4.250	103.611	103.361	103.111
4.375	104.151	103.901	103.651
4.500	104.771	104.521	104.271
4.625	105.477	105.227	104.977
4.750	106.050	105.800	105.550
4.875	106.548	106.298	106.048
4.990	106.210	105.960	105.710
5.000	106.260	106.010	105.760
5.125	106.921	106.671	106.421
5.250	107.449	107.199	106.949

15 Year FHLMC

Rate	30 day	45 day	60 day
2.125	N/A	N/A	N/A
2.250	95.618	95.368	95.118
2.375	96.305	96.055	95.805
2.500	96.992	96.742	96.492
2.625	97.626	97.376	97.126
2.750	98.461	98.211	97.961
2.875	99.143	98.893	98.643
2.990	99.751	99.501	99.251
3.000	99.801	99.551	99.301
3.125	100.383	100.133	99.883
3.250	100.908	100.658	100.408
3.375	101.565	101.315	101.065
3.500	102.160	101.910	101.660
3.625	102.687	102.437	102.187
3.750	103.188	102.938	102.688
3.875	103.683	103.433	103.183
3.990	104.016	103.766	103.516
4.000	104.066	103.816	103.566
4.125	104.581	104.331	104.081
4.250	105.062	104.812	104.562

Adjustments

Applicable for all mortgages with greater than 15 year terms

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

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

Cash-Out Refinance

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

Feature Adjustments

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

Mortgages with Subordinate Financing

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

Multi Unit

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

Super Conforming Mortgage

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

All Loan Type Adjustments

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

Lender Paid MI Adjustments (cumulative with above adjustments)

LPMI Adjust Term > 20 yr & All Manuf.

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

LPMI Adjust Term ≤ 20 yr

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

Additional LPMI Premium Adjustments

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

* Does not apply in HI

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30 Day Lock Exp.: 8/27/2015
45 Day Lock Exp.: 9/11/2015
60 Day Lock Exp.: 9/28/2015

prices are subject to change without notice

W. Rate Sheet Dated: 7/28/2015 | 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	95.511	95.261	95.236
3.375	96.665	96.415	96.390
3.500	97.790	97.540	97.515
3.625	98.845	98.595	98.570
3.750	99.693	99.443	99.418
3.875	100.392	100.142	100.117
3.990	101.289	101.039	101.014
4.000	101.339	101.089	101.064
4.125	102.274	102.024	101.999
4.250	102.972	102.722	102.697
4.375	103.528	103.278	103.253
4.500	104.318	104.068	104.043
4.625	105.114	104.864	104.839
4.750	105.714	105.464	105.439
4.875	106.210	105.960	105.935
4.990	106.711	106.461	106.436
5.000	106.761	106.511	106.486
5.125	107.497	107.247	107.222
5.250	108.049	107.799	107.774

20 Year FHLMC HP & HPA

Rate	30 day	45 day	60 day
3.125	N/A	N/A	N/A
3.250	97.511	97.261	97.011
3.375	98.461	98.211	97.961
3.500	99.381	99.131	98.881
3.625	100.256	100.006	99.756
3.750	100.979	100.729	100.479
3.875	101.611	101.361	101.111
3.990	102.142	101.892	101.642
4.000	102.192	101.942	101.692
4.125	102.980	102.730	102.480
4.250	103.611	103.361	103.111
4.375	104.151	103.901	103.651
4.500	104.771	104.521	104.271
4.625	105.477	105.227	104.977
4.750	106.050	105.800	105.550
4.875	106.548	106.298	106.048
4.990	106.210	105.960	105.710
5.000	106.260	106.010	105.760
5.125	106.921	106.671	106.421
5.250	107.449	107.199	106.949

15 Year FHLMC HP & HPA

Rate	30 day	45 day	60 day
2.125	N/A	N/A	N/A
2.250	95.618	95.368	95.118
2.375	96.305	96.055	95.805
2.500	96.992	96.742	96.492
2.625	97.626	97.376	97.126
2.750	98.461	98.211	97.961
2.875	99.143	98.893	98.643
2.990	99.751	99.501	99.251
3.000	99.801	99.551	99.301
3.125	100.383	100.133	99.883
3.250	100.908	100.658	100.408
3.375	101.565	101.315	101.065
3.500	102.160	101.910	101.660
3.625	102.687	102.437	102.187
3.750	103.188	102.938	102.688
3.875	103.683	103.433	103.183
3.990	104.016	103.766	103.516
4.000	104.066	103.816	103.566
4.125	104.581	104.331	104.081
4.250	105.062	104.812	104.562

Adjustments

Multi Unit

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

Feature Adjustments

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

All Loan Type Adjustments

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

Mortgages with Subordinate Financing

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

Super Conforming Mortgage

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

Home Possible Mortgage

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

Home Possible Advantage Mortgage

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

Lender Paid MI Adjustments (cumulative with above adjustments)

LPMI Adjust "All Properties but Manufactured and Multi Unit"

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

LPMI Adjust "Manufactured and Multi Unit"

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

Additional LPMI Premium Adjustments

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

* Does not apply in HI

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Flood Certification = $10.00 | FHA ID# - 1358600006

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WHOLESALE MORTGAGE DIVISION

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30 Day Lock Exp.: 8/27/2015
45 Day Lock Exp.: 9/11/2015
60 Day Lock Exp.: 9/28/2015

W. Rate Sheet Dated: 7/28/2015 **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	98.217	98.077	97.936
4.125	98.779	98.639	98.498
4.250	99.341	99.201	99.060
4.375	99.872	99.732	99.591
4.500	100.403	100.263	100.122
4.625	100.903	100.763	100.622
4.750	101.403	101.263	101.122
4.875	101.872	101.732	101.591
5.000	102.122	101.982	101.841
5.125	102.372	102.232	102.091
5.250	102.591	102.451	102.310
5.375	102.810	102.670	102.529

Non-Conforming 15 year Fixed
Max Price After Adjustments 101.250

Rate	30 day	45 day	60 day
3.375	98.500	98.375	98.250
3.500	98.953	98.828	98.703
3.625	99.390	99.250	99.109
3.750	99.843	99.718	99.593
3.875	100.249	100.124	99.999
4.000	100.624	100.499	100.374
4.125	100.937	100.812	100.687
4.250	101.218	101.093	100.968
4.375	101.406	101.281	101.156
4.500	101.531	101.406	101.281
4.625	101.656	101.531	101.406
4.750	101.719	101.594	101.469

Risk Based Price Adjustments - AFR Jumbo Fixed

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

* Please see High Reserve Guidelines

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W. Rate Sheet Dated: 7/28/2015 **Release Time:** 10:00 AM ET

30 Day Lock Exp.: 8/27/2015
45 Day Lock Exp.: 9/11/2015

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.: 8/27/2015
45 Day Lock Exp.: 9/11/2015

W. Rate Sheet Dated: 7/28/2015 **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

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

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

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
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8.000	103.618	103.387
8.125	103.926	103.689

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

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