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.: 8/28/2015
45 Day Lock Exp.: 9/14/2015
60 Day Lock Exp.: 9/28/2015

prices are subject to change without notice

W. Rate Sheet Dated: 7/29/2015
Release Time: 10:00 AM ET

STANDARD GOVERNMENT PRODUCT

30/25 Year Government Standard Product

Rate	30 Day	45 Day	60 Day
3.250	99.615	99.365	99.115
3.375	99.915	99.665	99.415
3.500	100.715	100.465	100.215
3.625	100.815	100.565	100.315
3.750	102.656	102.406	102.156
3.875	103.156	102.906	102.656
4.000	103.706	103.456	103.206
4.125	103.806	103.556	103.306
4.250	104.619	104.369	104.119
4.375	104.854	104.604	104.354
4.500	105.419	105.169	104.919
4.625	105.519	105.269	105.019
4.750	105.753	105.503	105.253
4.875	106.153	105.903	105.653
5.000	106.703	106.453	106.203
5.125	106.753	106.503	106.253
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	99.365	99.115	98.865
3.375	99.665	99.415	99.165
3.500	100.465	100.215	99.965
3.625	100.565	100.315	100.065
3.750	102.406	102.156	101.906
3.875	102.906	102.656	102.406
4.000	103.456	103.206	102.956
4.125	103.556	103.306	103.056
4.250	104.369	104.119	103.869
4.375	104.604	104.354	104.104
4.500	105.169	104.919	104.669
4.625	105.269	105.019	104.769
4.750	105.503	105.253	105.003
4.875	105.903	105.653	105.403
5.000	106.453	106.203	105.953
5.125	106.503	106.253	106.003
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	100.484	100.234	99.984
2.875	100.784	100.534	100.284
3.000	101.034	100.784	100.534
3.125	101.184	100.934	100.684
3.250	102.699	102.449	102.199
3.375	102.999	102.749	102.499
3.500	103.249	102.999	102.749
3.625	103.399	103.149	102.899
3.750	104.242	103.992	103.742
3.875	104.542	104.292	104.042
4.000	104.742	104.492	104.242
4.125	104.892	104.642	104.392
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	99.115	98.865	98.615
3.375	99.415	99.165	98.915
3.500	100.215	99.965	99.715
3.625	100.315	100.065	99.815
3.750	102.156	101.906	101.656
3.875	102.656	102.406	102.156
4.000	103.206	102.956	102.706
4.125	103.306	103.056	102.806
4.250	104.119	103.869	103.619
4.375	104.354	104.104	103.854
4.500	104.919	104.669	104.419
4.625	105.019	104.769	104.519
4.750	105.253	105.003	104.753
4.875	105.653	105.403	105.153
5.000	106.203	105.953	105.703
5.125	106.253	106.003	105.753
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	98.865	98.615	98.365
3.375	99.165	98.915	98.665
3.500	99.965	99.715	99.465
3.625	100.065	99.815	99.565
3.750	101.906	101.656	101.406
3.875	102.406	102.156	101.906
4.000	102.956	102.706	102.456
4.125	103.056	102.806	102.556
4.250	103.869	103.619	103.369
4.375	104.104	103.854	103.604
4.500	104.669	104.419	104.169
4.625	104.769	104.519	104.269
4.750	105.003	104.753	104.503
4.875	105.403	105.153	104.903
5.000	105.953	105.703	105.453
5.125	106.003	105.753	105.503
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	100.034	99.784	99.534
2.875	100.334	100.084	99.834
3.000	100.584	100.334	100.084
3.125	100.734	100.484	100.234
3.250	102.249	101.999	101.749
3.375	102.549	102.299	102.049
3.500	102.799	102.549	102.299
3.625	102.949	102.699	102.449
3.750	103.792	103.542	103.292
3.875	104.092	103.842	103.592
4.000	104.292	104.042	103.792
4.125	104.442	104.192	103.942
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	98.040	97.790	97.540
4.000	101.031	100.781	100.531
4.500	102.744	102.494	102.244
5.000	104.028	103.778	103.528

15 Year One Time Close "OTC" Specialty Product

Rate	30 Day	45 Day	60 Day
3.000	98.950	98.700	98.450
3.500	101.165	100.915	100.665
4.000	102.658	102.408	102.158
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	7/29/2015	4.750%

American Financial Resources, Inc. - Announcements

The OTC program is not available for TF clients.

15 Day Locks are now Available for Broker Loans in an **Approved** status. To Price it out, you will need to improve the 30 day price by 15 bps. Lock Requests must be submitted using AFR's Manual Lock Request Form!

Lock Desk Policy

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

Flood Certification = $10.00 | FHA ID# - 1358600006

Full Lock Desk Policy Can Be Found Here | AFR Guidelines

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DURP 30/25 Year

Rate	≤ 105% LTV 30 Day	≤ 105% LTV 45 Day	≤ 105% LTV 60 Day	> 105% LTV 30 Day	> 105% LTV 45 Day	> 105% LTV 60 Day
3.250	95.087	94.837	94.587	N/A	N/A	N/A
3.375	95.929	95.679	95.429	93.634	93.384	93.134
3.500	96.846	96.596	96.346	94.855	94.605	94.355
3.625	97.837	97.587	97.337	96.151	95.901	95.651
3.750	98.796	98.546	98.296	97.372	97.122	96.872
3.875	99.587	99.337	99.087	98.335	98.085	97.835
3.990	100.311	100.061	99.811	99.231	98.981	98.731
4.000	100.411	100.161	99.911	99.331	99.081	98.831
4.125	101.268	101.018	100.768	100.360	100.110	99.860
4.250	102.054	101.804	101.554	101.296	101.046	100.796
4.375	102.659	102.409	102.159	102.002	101.752	101.502
4.500	103.317	103.067	102.817	102.762	102.512	102.262
4.625	104.029	103.779	103.529	103.575	103.325	103.075
4.750	104.724	104.474	104.224	104.351	104.101	103.851
4.875	105.307	105.057	104.807	104.974	104.724	104.474
4.990	105.791	105.541	105.291	105.497	105.247	104.997
5.000	105.891	105.641	105.391	105.597	105.347	105.097
5.125	106.475	106.225	105.975	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	95.279	95.029	94.779	94.688	94.438	94.188
3.375	96.241	95.991	95.741	95.546	95.296	95.046
3.500	97.202	96.952	96.702	96.478	96.228	95.978
3.625	98.164	97.914	97.664	97.485	97.235	96.985
3.750	99.023	98.773	98.523	98.442	98.192	97.942
3.875	99.666	99.416	99.166	99.194	98.944	98.694
3.990	100.208	99.958	99.708	99.880	99.630	99.380
4.000	100.308	100.058	99.808	99.980	99.730	99.480
4.125	100.950	100.700	100.450	100.797	100.547	100.297
4.250	101.581	101.331	101.081	101.557	101.307	101.057
4.375	102.186	101.936	101.686	102.162	101.912	101.662
4.500	102.791	102.541	102.291	102.820	102.570	102.320
4.625	103.397	103.147	102.897	103.531	103.281	103.031
4.750	103.932	103.682	103.432	104.181	103.931	103.681
4.875	104.321	104.071	103.821	104.624	104.374	104.124
4.990	104.609	104.359	104.109	104.967	104.717	104.467
5.000	104.709	104.459	104.209	105.067	104.817	104.567
5.125	105.097	104.847	104.597	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	93.261	93.011	92.761	N/A	N/A	N/A
2.375	94.664	94.414	94.164	N/A	N/A	N/A
2.500	96.068	95.818	95.568	92.471	92.221	91.971
2.625	97.082	96.832	96.582	93.685	93.435	93.185
2.750	97.752	97.502	97.252	94.667	94.417	94.167
2.875	98.449	98.199	97.949	95.676	95.426	95.176
2.990	99.074	98.824	98.574	96.614	96.364	96.114
3.000	99.174	98.924	98.674	96.714	96.464	96.214
3.125	99.818	99.568	99.318	97.606	97.356	97.106
3.250	100.389	100.139	99.889	98.364	98.114	97.864
3.375	100.983	100.733	100.483	99.146	98.896	98.646
3.500	101.601	101.351	101.101	99.951	99.701	99.451
3.625	102.088	101.838	101.588	100.577	100.327	100.077
3.750	102.470	102.220	101.970	101.052	100.802	100.552
3.875	102.903	102.653	102.403	101.579	101.329	101.079
3.990	103.288	103.038	102.788	102.058	101.808	101.558
4.000	103.388	103.138	102.888	102.158	101.908	101.658
4.125	103.897	103.647	103.397	102.761	102.511	102.261

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	92.813	92.563	92.313	N/A	N/A	N/A
2.375	94.217	93.967	93.717	N/A	N/A	N/A
2.500	95.620	95.370	95.120	92.271	92.021	91.771
2.625	96.701	96.451	96.201	93.485	93.235	92.985
2.750	97.484	97.234	96.984	94.467	94.217	93.967
2.875	98.266	98.016	97.766	95.476	95.226	94.976
2.990	98.949	98.699	98.449	96.414	96.164	95.914
3.000	99.049	98.799	98.549	96.514	96.264	96.014
3.125	99.640	99.390	99.140	97.406	97.156	96.906
3.250	100.054	99.804	99.554	98.164	97.914	97.664
3.375	100.468	100.218	99.968	98.946	98.696	98.446
3.500	100.882	100.632	100.382	99.751	99.501	99.251
3.625	101.253	101.003	100.753	100.377	100.127	99.877
3.750	101.583	101.333	101.083	100.852	100.602	100.352
3.875	101.914	101.664	101.414	101.379	101.129	100.879
3.990	102.145	101.895	101.645	101.858	101.608	101.358
4.000	102.245	101.995	101.745	101.958	101.708	101.458
4.125	102.576	102.326	102.076	102.561	102.311	102.061

Applicable for all mortgage with greater than 15 year terms

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

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

DU Refi Plus Adjusters

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

LTV Range

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

Refi Plus Mortgages with Subordinate Financing *

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

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

Loan Level Price Adjuster Caps

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

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Flood Certification = $10.00 | FHA ID# - 1358600006

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30/25 Year FNMA

Rate	30 day	45 day	60 day
3.000	N/A	N/A	N/A
3.125	95.013	94.763	94.738
3.250	96.237	95.987	95.962
3.375	97.079	96.829	96.804
3.500	97.996	97.746	97.721
3.625	98.987	98.737	98.712
3.750	99.946	99.696	99.671
3.875	100.737	100.487	100.462
3.990	101.511	101.261	101.236
4.000	101.561	101.311	101.286
4.125	102.418	102.168	102.143
4.250	103.204	102.954	102.929
4.375	103.809	103.559	103.534
4.500	104.467	104.217	104.192
4.625	105.179	104.929	104.904
4.750	105.874	105.624	105.599
4.875	106.457	106.207	106.182
4.990	106.991	106.741	106.716
5.000	107.041	106.791	106.766
5.125	107.625	107.375	107.350

20 Year FNMA

Rate	30 day	45 day	60 day
3.000	94.263	94.013	93.763
3.125	95.882	95.632	95.382
3.250	97.289	97.039	96.789
3.375	98.251	98.001	97.751
3.500	99.212	98.962	98.712
3.625	100.174	99.924	99.674
3.750	101.033	100.783	100.533
3.875	101.676	101.426	101.176
3.990	102.268	102.018	101.768
4.000	102.318	102.068	101.818
4.125	102.960	102.710	102.460
4.250	103.591	103.341	103.091
4.375	104.196	103.946	103.696
4.500	104.801	104.551	104.301
4.625	105.407	105.157	104.907
4.750	105.942	105.692	105.442
4.875	106.331	106.081	105.831
4.990	106.669	106.419	106.169
5.000	106.719	106.469	106.219
5.125	107.107	106.857	106.607

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	94.011	93.761	93.511
2.375	95.414	95.164	94.914
2.500	96.818	96.568	96.318
2.625	97.832	97.582	97.332
2.750	98.502	98.252	98.002
2.875	99.199	98.949	98.699
2.990	99.874	99.624	99.374
3.000	99.924	99.674	99.424
3.125	100.568	100.318	100.068
3.250	101.139	100.889	100.639
3.375	101.733	101.483	101.233
3.500	102.351	102.101	101.851
3.625	102.838	102.588	102.338
3.750	103.220	102.970	102.720
3.875	103.653	103.403	103.153
3.990	104.088	103.838	103.588
4.000	104.138	103.888	103.638
4.125	104.647	104.397	104.147

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	94.823	94.573	94.323
2.375	96.227	95.977	95.727
2.500	97.630	97.380	97.130
2.625	98.711	98.461	98.211
2.750	99.494	99.244	98.994
2.875	100.276	100.026	99.776
2.990	101.009	100.759	100.509
3.000	101.059	100.809	100.559
3.125	101.650	101.400	101.150
3.250	102.064	101.814	101.564
3.375	102.478	102.228	101.978
3.500	102.892	102.642	102.392
3.625	103.263	103.013	102.763
3.750	103.593	103.343	103.093
3.875	103.924	103.674	103.424
3.990	104.205	103.955	103.705
4.000	104.255	104.005	103.755
4.125	104.586	104.336	104.086

30/25 Year HB FNMA

Rate	30 day	45 day	60 day
3.125	N/A	N/A	N/A
3.250	94.469	94.219	93.969
3.375	95.545	95.295	95.045
3.500	96.696	96.446	96.196
3.625	97.922	97.672	97.422
3.750	99.032	98.782	98.532
3.875	99.800	99.550	99.300
3.990	100.551	100.301	100.051
4.000	100.601	100.351	100.101
4.125	101.434	101.184	100.934
4.250	102.089	101.839	101.589
4.375	102.335	102.085	101.835
4.500	102.634	102.384	102.134
4.625	102.986	102.736	102.486
4.750	103.431	103.181	102.931
4.875	103.999	103.749	103.499
4.990	104.517	104.267	104.017
5.000	104.567	104.317	104.067
5.125	105.135	104.885	104.635
5.250	105.703	105.453	105.203

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	95.603	95.353	95.103
2.625	96.789	96.539	96.289
2.750	97.614	97.364	97.114
2.875	98.468	98.218	97.968
2.990	99.299	99.049	98.799
3.000	99.349	99.099	98.849
3.125	100.068	99.818	99.568
3.250	100.639	100.389	100.139
3.375	101.233	100.983	100.733
3.500	101.851	101.601	101.351
3.625	102.224	101.974	101.724
3.750	102.387	102.137	101.887
3.875	102.602	102.352	102.102
3.990	102.818	102.568	102.318
4.000	102.868	102.618	102.368
4.125	103.159	102.909	102.659

Adjustments

Applicable for all mortgages with greater than 15 year terms

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

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

All Loan Type Adjustments

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

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

Cash-Out Refinance

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

Mortgages with Subordinate Financing *

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

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

Lender Paid MI Adjustments (cumulative with above adjustments)

LPMI Adjust Term > 20 yr & All Manuf.

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

LPMI Adjust Term ≤ 20 yr

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

Additional LPMI Premium Adjustments

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

*** Does not apply in HI**

Lock Desk Policy

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

Flood Certification = $10.00   FHA ID# - 1358600006

Full Lock Desk Policy Can Be Found Here   AFR Guidelines

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

AMERICAN FINANCIAL RESOURCES, INC.
WHOLESALE MORTGAGE DIVISION

AFR Wholesale's Website | AFR Rate Sheet Archive

Lock Desk e-mail: LockDesk@afrwholesale.com

Lock Desk Phone: 1-877-588-2706

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

30 Day Lock Exp.: 8/28/2015

45 Day Lock Exp.: 9/14/2015

60 Day Lock Exp.: 9/28/2015

prices are subject to change without notice

W. Rate Sheet Dated: 7/29/2015 **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	93.763	93.513	93.263
3.375	94.987	94.737	94.487
3.500	95.829	95.579	95.329
3.625	96.746	96.496	96.246
3.750	97.737	97.487	97.237
3.875	98.694	98.444	98.194
4.000	99.477	99.227	98.977
4.125	100.293	100.043	99.793
4.250	101.142	100.892	100.642
4.375	101.923	101.673	101.423
4.500	102.528	102.278	102.028
4.625	103.186	102.936	102.686
4.750	103.898	103.648	103.398
4.875	104.593	104.343	104.093
5.000	105.176	104.926	104.676
5.125	105.760	105.510	105.260
5.250	106.343	106.093	105.843

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	94.173	93.923	93.673
3.625	95.318	95.068	94.818
3.750	96.538	96.288	96.038
3.875	97.692	97.442	97.192
4.000	98.465	98.215	97.965
4.125	99.271	99.021	98.771
4.250	100.110	99.860	99.610
4.375	100.821	100.571	100.321
4.500	101.062	100.812	100.562
4.625	101.357	101.107	100.857
4.750	101.705	101.455	101.205
4.875	102.136	101.886	101.636
5.000	102.704	102.454	102.204
5.125	103.272	103.022	102.772
5.250	103.840	103.590	103.340
5.375	104.408	104.158	103.908

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

[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

AMERICAN FINANCIAL RESOURCES, INC. WHOLESALE MORTGAGE DIVISION

prices are subject to change without notice

W. Rate Sheet Dated: 7/29/2015 **Release Time:** 10:00 AM ET

30 Day Lock Exp.: 8/28/2015
45 Day Lock Exp.: 9/14/2015
60 Day Lock Exp.: 9/28/2015

30/25 Year Open Access ≤ 105.00 LTV

Rate	30 day	45 day	60 day
3.250	94.409	94.159	93.909
3.375	95.562	95.312	95.062
3.500	96.685	96.435	96.185
3.625	97.740	97.490	97.240
3.750	98.588	98.338	98.088
3.875	99.286	99.036	98.786
4.000	100.188	99.938	99.688
4.125	101.121	100.871	100.621
4.250	101.819	101.569	101.319
4.375	102.374	102.124	101.874
4.500	103.117	102.867	102.617
4.625	103.913	103.663	103.413
4.750	104.513	104.263	104.013
4.875	105.009	104.759	104.509
5.000	105.560	105.310	105.060
5.125	106.295	106.045	105.795
5.250	106.847	106.597	106.347

30/25 Year Open Access > 105.00 LTV

Rate	30 day	45 day	60 day
3.250	94.409	94.159	93.909
3.375	95.500	95.250	95.000
3.500	96.623	96.373	96.123
3.625	97.678	97.428	97.178
3.750	98.526	98.276	98.026
3.875	99.224	98.974	98.724
4.000	100.251	100.001	99.751
4.125	101.184	100.934	100.684
4.250	101.882	101.632	101.382
4.375	102.437	102.187	101.937
4.500	103.805	103.555	103.305
4.625	104.601	104.351	104.101
4.750	105.201	104.951	104.701
4.875	105.697	105.447	105.197
5.000	107.560	107.310	107.060
5.125	108.295	108.045	107.795
5.250	108.847	108.597	108.347

20 Year Open Access ≤ 105.00 LTV

Rate	30 day	45 day	60 day
3.250	96.278	96.028	95.778
3.375	97.226	96.976	96.726
3.500	98.146	97.896	97.646
3.625	99.020	98.770	98.520
3.750	99.743	99.493	99.243
3.875	100.375	100.125	99.875
4.000	100.923	100.673	100.423
4.125	101.711	101.461	101.211
4.250	102.342	102.092	101.842
4.375	102.883	102.633	102.383
4.500	103.455	103.205	102.955
4.625	104.161	103.911	103.661
4.750	104.733	104.483	104.233
4.875	105.231	104.981	104.731
5.000	104.958	104.708	104.458
5.125	105.619	105.369	105.119
5.250	106.147	105.897	105.647

20 Year Open Access > 105.00 LTV

Rate	30 day	45 day	60 day
3.250	96.278	96.028	95.778
3.375	96.914	96.664	96.414
3.500	97.834	97.584	97.334
3.625	98.708	98.458	98.208
3.750	99.431	99.181	98.931
3.875	100.063	99.813	99.563
4.000	100.736	100.486	100.236
4.125	101.524	101.274	101.024
4.250	102.155	101.905	101.655
4.375	102.696	102.446	102.196
4.500	103.580	103.330	103.080
4.625	104.286	104.036	103.786
4.750	104.858	104.608	104.358
4.875	105.356	105.106	104.856
5.000	105.396	105.146	104.896
5.125	106.057	105.807	105.557
5.250	106.585	106.335	106.085

15 Year Open Access ≤ 105.00 LTV

Rate	30 day	45 day	60 day
2.250	94.970	94.720	94.470
2.375	95.657	95.407	95.157
2.500	96.344	96.094	95.844
2.625	96.977	96.727	96.477
2.750	97.827	97.577	97.327
2.875	98.509	98.259	98.009
3.000	99.166	98.916	98.666
3.125	99.748	99.498	99.248
3.250	100.274	100.024	99.774
3.375	100.899	100.649	100.399
3.500	101.492	101.242	100.992
3.625	102.020	101.770	101.520
3.750	102.520	102.270	102.020
3.875	103.019	102.769	102.519
4.000	103.335	103.085	102.835
4.125	103.850	103.600	103.350
4.250	104.333	104.083	103.833

15 Year Open Access > 105.00 LTV

Rate	30 day	45 day	60 day
2.250	94.970	94.720	94.470
2.375	93.532	93.282	93.032
2.500	94.219	93.969	93.719
2.625	94.852	94.602	94.352
2.750	95.702	95.452	95.202
2.875	97.884	97.634	97.384
3.000	98.541	98.291	98.041
3.125	99.123	98.873	98.623
3.250	99.649	99.399	99.149
3.375	100.524	100.274	100.024
3.500	101.117	100.867	100.617
3.625	101.645	101.395	101.145
3.750	102.145	101.895	101.645
3.875	102.894	102.644	102.394
4.000	103.210	102.960	102.710
4.125	103.725	103.475	103.225
4.250	104.208	103.958	103.708

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

prices are subject to change without notice

W. Rate Sheet Dated: 7/29/2015

Release Time: 10:00 AM ET

30 Day Lock Exp.: 8/28/2015
45 Day Lock Exp.: 9/14/2015
60 Day Lock Exp.: 9/28/2015

30/25 Year FHLMC

Rate	30 day	45 day	60 day
3.125	N/A	N/A	N/A
3.250	95.569	95.319	95.294
3.375	96.722	96.472	96.447
3.500	97.845	97.595	97.570
3.625	98.900	98.650	98.625
3.750	99.748	99.498	99.473
3.875	100.446	100.196	100.171
3.990	101.298	101.048	101.023
4.000	101.348	101.098	101.073
4.125	102.281	102.031	102.006
4.250	102.979	102.729	102.704
4.375	103.534	103.284	103.259
4.500	104.277	104.027	104.002
4.625	105.073	104.823	104.798
4.750	105.673	105.423	105.398
4.875	106.169	105.919	105.894
4.990	106.670	106.420	106.395
5.000	106.720	106.470	106.445
5.125	107.455	107.205	107.180
5.250	108.007	107.757	107.732

20 Year FHLMC

Rate	30 day	45 day	60 day
3.125	N/A	N/A	N/A
3.250	97.538	97.288	97.038
3.375	98.486	98.236	97.986
3.500	99.406	99.156	98.906
3.625	100.280	100.030	99.780
3.750	101.003	100.753	100.503
3.875	101.635	101.385	101.135
3.990	102.133	101.883	101.633
4.000	102.183	101.933	101.683
4.125	102.971	102.721	102.471
4.250	103.602	103.352	103.102
4.375	104.143	103.893	103.643
4.500	104.715	104.465	104.215
4.625	105.421	105.171	104.921
4.750	105.993	105.743	105.493
4.875	106.491	106.241	105.991
4.990	106.168	105.918	105.668
5.000	106.218	105.968	105.718
5.125	106.879	106.629	106.379
5.250	107.407	107.157	106.907

15 Year FHLMC

Rate	30 day	45 day	60 day
2.125	N/A	N/A	N/A
2.250	95.630	95.380	95.130
2.375	96.317	96.067	95.817
2.500	97.004	96.754	96.504
2.625	97.637	97.387	97.137
2.750	98.487	98.237	97.987
2.875	99.169	98.919	98.669
2.990	99.776	99.526	99.276
3.000	99.826	99.576	99.326
3.125	100.408	100.158	99.908
3.250	100.934	100.684	100.434
3.375	101.559	101.309	101.059
3.500	102.152	101.902	101.652
3.625	102.680	102.430	102.180
3.750	103.180	102.930	102.680
3.875	103.679	103.429	103.179
3.990	103.945	103.695	103.445
4.000	103.995	103.745	103.495
4.125	104.510	104.260	104.010
4.250	104.993	104.743	104.493

Adjustments

Applicable for all mortgages with greater than 15 year terms

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

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

Cash-Out Refinance

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

Feature Adjustments

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

Mortgages with Subordinate Financing

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

Multi Unit

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

All Loan Type Adjustments

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

Super Conforming Mortgage

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

Lender Paid MI Adjustments (cumulative with above adjustments)

LPMI Adjust Term > 20 yr & All Manuf.

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

LPMI Adjust Term ≤ 20 yr

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

Additional LPMI Premium Adjustments

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

* Does not apply in HI

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WHOLESALE MORTGAGE DIVISION

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Release Time: 10:00 AM ET

30 Day Lock Exp.: 8/28/2015
45 Day Lock Exp.: 9/14/2015
60 Day Lock Exp.: 9/28/2015

30/25 Year FHLMC HP & HPA

Rate	30 day	45 day	60 day
3.125	N/A	N/A	N/A
3.250	95.569	95.319	95.294
3.375	96.722	96.472	96.447
3.500	97.845	97.595	97.570
3.625	98.900	98.650	98.625
3.750	99.748	99.498	99.473
3.875	100.446	100.196	100.171
3.990	101.298	101.048	101.023
4.000	101.348	101.098	101.073
4.125	102.281	102.031	102.006
4.250	102.979	102.729	102.704
4.375	103.534	103.284	103.259
4.500	104.277	104.027	104.002
4.625	105.073	104.823	104.798
4.750	105.673	105.423	105.398
4.875	106.169	105.919	105.894
4.990	106.670	106.420	106.395
5.000	106.720	106.470	106.445
5.125	107.455	107.205	107.180
5.250	108.007	107.757	107.732

20 Year FHLMC HP & HPA

Rate	30 day	45 day	60 day
3.125	N/A	N/A	N/A
3.250	97.538	97.288	97.038
3.375	98.486	98.236	97.986
3.500	99.406	99.156	98.906
3.625	100.280	100.030	99.780
3.750	101.003	100.753	100.503
3.875	101.635	101.385	101.135
3.990	102.133	101.883	101.633
4.000	102.183	101.933	101.683
4.125	102.971	102.721	102.471
4.250	103.602	103.352	103.102
4.375	104.143	103.893	103.643
4.500	104.715	104.465	104.215
4.625	105.421	105.171	104.921
4.750	105.993	105.743	105.493
4.875	106.491	106.241	105.991
4.990	106.168	105.918	105.668
5.000	106.218	105.968	105.718
5.125	106.879	106.629	106.379
5.250	107.407	107.157	106.907

15 Year FHLMC HP & HPA

Rate	30 day	45 day	60 day
2.125	N/A	N/A	N/A
2.250	95.630	95.380	95.130
2.375	96.317	96.067	95.817
2.500	97.004	96.754	96.504
2.625	97.637	97.387	97.137
2.750	98.487	98.237	97.987
2.875	99.169	98.919	98.669
2.990	99.776	99.526	99.276
3.000	99.826	99.576	99.326
3.125	100.408	100.158	99.908
3.250	100.934	100.684	100.434
3.375	101.559	101.309	101.059
3.500	102.152	101.902	101.652
3.625	102.680	102.430	102.180
3.750	103.180	102.930	102.680
3.875	103.679	103.429	103.179
3.990	103.945	103.695	103.445
4.000	103.995	103.745	103.495
4.125	104.510	104.260	104.010
4.250	104.993	104.743	104.493

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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30 Day Lock Exp.: 8/28/2015
45 Day Lock Exp.: 9/14/2015
60 Day Lock Exp.: 9/28/2015

prices are subject to change without notice

W. Rate Sheet Dated: 7/29/2015 **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	98.309	98.169	98.028
4.125	98.871	98.731	98.590
4.250	99.433	99.293	99.152
4.375	99.964	99.824	99.683
4.500	100.495	100.355	100.214
4.625	100.995	100.855	100.714
4.750	101.495	101.355	101.214
4.875	101.964	101.824	101.683
5.000	102.214	102.074	101.933
5.125	102.464	102.324	102.183
5.250	102.683	102.543	102.402
5.375	102.902	102.762	102.621

Non-Conforming 15 year Fixed
Max Price After Adjustments 101.250

Rate	30 day	45 day	60 day
3.375	98.567	98.442	98.317
3.500	99.012	98.887	98.762
3.625	99.448	99.308	99.167
3.750	99.901	99.776	99.651
3.875	100.307	100.182	100.057
4.000	100.682	100.557	100.432
4.125	100.995	100.870	100.745
4.250	101.276	101.151	101.026
4.375	101.464	101.339	101.214
4.500	101.589	101.464	101.339
4.625	101.714	101.589	101.464
4.750	101.777	101.652	101.527

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.: 8/28/2015
45 Day Lock Exp.: 9/14/2015

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

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AMERICAN FINANCIAL RESOURCES, INC.
WHOLESALE MORTGAGE DIVISION

AFR Wholesale's Website | AFR Rate Sheet Archive

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

prices are subject to change without notice

W. Rate Sheet Dated: 7/29/2015 **Release Time: 10:00 AM ET**

30 Day Lock Exp.: 8/28/2015
45 Day Lock Exp.: 9/14/2015

Alt-Option Ratio Terms & Pricing

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

Ratio 30 yr Fixed (AORP-30F)

Rate	30 day	45 day
6.375	99.624	99.460
6.500	99.931	99.762
6.625	100.238	100.064
6.750	100.545	100.366
6.875	100.853	100.668
7.000	101.160	100.970
7.125	101.467	101.272
7.250	101.775	101.574
7.375	102.082	101.876
7.500	102.389	102.178
7.625	102.696	102.480
7.750	103.004	102.782
7.875	103.311	103.085
8.000	103.618	103.387
8.125	103.926	103.689

Ratio 15 yr Fixed (AORP-15F)

Rate	30 day	45 day
6.125	100.196	100.043
6.250	100.441	100.282
6.375	100.686	100.522
6.500	100.931	100.762
6.625	101.176	101.001
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7.500	102.889	102.678
7.625	103.134	102.918
7.750	103.379	103.157
7.875	103.624	103.397

Ratio FICO / LTV Price Adjustments

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

Ratio Price Adjustments

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

Alt-Option Income Terms & Pricing

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

Income 30 yr Fixed (AOIP-30F)

Rate	30 day	45 day
6.375	99.624	99.460
6.500	99.931	99.762
6.625	100.238	100.064
6.750	100.545	100.366
6.875	100.853	100.668
7.000	101.160	100.970
7.125	101.467	101.272
7.250	101.775	101.574
7.375	102.082	101.876
7.500	102.389	102.178
7.625	102.696	102.480
7.750	103.004	102.782
7.875	103.311	103.085
8.000	103.618	103.387
8.125	103.926	103.689

Income 15 yr Fixed (AOIP-15F)

Rate	30 day	45 day
6.125	100.196	100.196
6.250	100.441	100.441
6.375	100.686	100.686
6.500	100.931	100.931
6.625	101.176	101.176
6.750	101.420	101.420
6.875	101.665	101.665
7.000	101.910	101.910
7.125	102.155	102.155
7.250	102.400	102.400
7.375	102.644	102.644
7.500	102.889	102.889
7.625	103.134	103.134
7.750	103.379	103.379
7.875	103.624	103.624

Income FICO / LTV Price Adjustments

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

Income Price Adjustments

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

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