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.: 9/2/2015
45 Day Lock Exp.: 9/17/2015
60 Day Lock Exp.: 10/2/2015

prices are subject to change without notice

W. Rate Sheet Dated: 8/3/2015
Release Time: 10:00 AM ET

STANDARD GOVERNMENT PRODUCT

30/25 Year Government Standard Product

Rate	30 Day	45 Day	60 Day
3.250	100.350	100.100	99.850
3.375	100.650	100.400	100.150
3.500	101.450	101.200	100.950
3.625	101.550	101.300	101.050
3.750	103.250	103.000	102.750
3.875	103.750	103.500	103.250
4.000	104.300	104.050	103.800
4.125	104.400	104.150	103.900
4.250	104.916	104.666	104.416
4.375	105.151	104.901	104.651
4.500	105.716	105.466	105.216
4.625	105.816	105.566	105.316
4.750	105.988	105.738	105.488
4.875	106.388	106.138	105.888
5.000	106.938	106.688	106.438
5.125	106.988	106.738	106.488
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	100.100	99.850	99.600
3.375	100.400	100.150	99.900
3.500	101.200	100.950	100.700
3.625	101.300	101.050	100.800
3.750	103.000	102.750	102.500
3.875	103.500	103.250	103.000
4.000	104.050	103.800	103.550
4.125	104.150	103.900	103.650
4.250	104.666	104.416	104.166
4.375	104.901	104.651	104.401
4.500	105.466	105.216	104.966
4.625	105.566	105.316	105.066
4.750	105.738	105.488	105.238
4.875	106.138	105.888	105.638
5.000	106.688	106.438	106.188
5.125	106.738	106.488	106.238
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	100.953	100.703	100.453
2.875	101.253	101.003	100.753
3.000	101.503	101.253	101.003
3.125	101.653	101.403	101.153
3.250	103.078	102.828	102.578
3.375	103.378	103.128	102.878
3.500	103.628	103.378	103.128
3.625	103.778	103.528	103.278
3.750	104.422	104.172	103.922
3.875	104.722	104.472	104.222
4.000	104.922	104.672	104.422
4.125	105.072	104.822	104.572
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	99.850	99.600	99.350
3.375	100.150	99.900	99.650
3.500	100.950	100.700	100.450
3.625	101.050	100.800	100.550
3.750	102.750	102.500	102.250
3.875	103.250	103.000	102.750
4.000	103.800	103.550	103.300
4.125	103.900	103.650	103.400
4.250	104.416	104.166	103.916
4.375	104.651	104.401	104.151
4.500	105.216	104.966	104.716
4.625	105.316	105.066	104.816
4.750	105.488	105.238	104.988
4.875	105.888	105.638	105.388
5.000	106.438	106.188	105.938
5.125	106.488	106.238	105.988
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	100.503	100.253	100.003
2.875	100.803	100.553	100.303
3.000	101.053	100.803	100.553
3.125	101.203	100.953	100.703
3.250	102.628	102.378	102.128
3.375	102.928	102.678	102.428
3.500	103.178	102.928	102.678
3.625	103.328	103.078	102.828
3.750	103.972	103.722	103.472
3.875	104.272	104.022	103.772
4.000	104.472	104.222	103.972
4.125	104.622	104.372	104.122
4.250	N/A	N/A	N/A
4.375	N/A	N/A	N/A
4.500	N/A	N/A	N/A
4.625	N/A	N/A	N/A
4.750	N/A	N/A	N/A

Specialty Adj.

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

20 Year Government Specialty Product

Rate	30 Day	45 Day	60 Day
3.250	99.600	99.350	99.100
3.375	99.900	99.650	99.400
3.500	100.700	100.450	100.200
3.625	100.800	100.550	100.300
3.750	102.500	102.250	102.000
3.875	103.000	102.750	102.500
4.000	103.550	103.300	103.050
4.125	103.650	103.400	103.150
4.250	104.166	103.916	103.666
4.375	104.401	104.151	103.901
4.500	104.966	104.716	104.466
4.625	105.066	104.816	104.566
4.750	105.238	104.988	104.738
4.875	105.638	105.388	105.138
5.000	106.188	105.938	105.688
5.125	106.238	105.988	105.738
5.250	N/A	N/A	N/A
5.375	N/A	N/A	N/A
5.500	N/A	N/A	N/A

5/1 Arm Government "Caps 1/1/5" Specialty Product

Rate	30 Day	45 Day	60 Day
2.875	97.363	97.113	96.863
3.000	97.613	97.363	97.113
3.125	97.713	97.463	97.213
3.250	99.488	99.238	98.988
3.375	99.738	99.488	99.238

Margin = 2.250   Index = 0.330

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	98.775	98.525	98.275
4.000	101.625	101.375	101.125
4.500	103.041	102.791	102.541
5.000	104.263	104.013	103.763

15 Year One Time Close "OTC" Specialty Product

Rate	30 Day	45 Day	60 Day
3.000	99.419	99.169	98.919
3.500	101.544	101.294	101.044
4.000	102.838	102.588	102.338
4.500	N/A	N/A	N/A
5.000	N/A	N/A	N/A

GOVERNMENT ADJUSTMENTS - Applies to Standard and Specialty Government Programs

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

Base Loan Amount Adjuster

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

Max USDA - GRH Rate Today	8/3/2015	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
3.125	94.381	94.131	93.881	N/A	N/A	N/A
3.250	95.608	95.358	95.108	93.008	92.758	92.508
3.375	96.450	96.200	95.950	94.155	93.905	93.655
3.500	97.367	97.117	96.867	95.376	95.126	94.876
3.625	98.358	98.108	97.858	96.672	96.422	96.172
3.750	99.309	99.059	98.809	97.886	97.636	97.386
3.875	100.076	99.826	99.576	98.824	98.574	98.324
3.990	100.775	100.525	100.275	99.695	99.445	99.195
4.000	100.875	100.625	100.375	99.795	99.545	99.295
4.125	101.706	101.456	101.206	100.798	100.548	100.298
4.250	102.468	102.218	101.968	101.709	101.459	101.209
4.375	103.053	102.803	102.553	102.396	102.146	101.896
4.500	103.689	103.439	103.189	103.134	102.884	102.634
4.625	104.377	104.127	103.877	103.923	103.673	103.423
4.750	105.039	104.789	104.539	104.666	104.416	104.166
4.875	105.572	105.322	105.072	105.238	104.988	104.738
4.990	106.005	105.755	105.505	.100	.350	.600
5.000	106.105	105.855	105.605	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
3.125	94.295	94.045	93.795	93.946	93.696	93.446
3.250	95.689	95.439	95.189	95.178	94.928	94.678
3.375	96.596	96.346	96.096	96.036	95.786	95.536
3.500	97.503	97.253	97.003	96.968	96.718	96.468
3.625	98.409	98.159	97.909	97.975	97.725	97.475
3.750	99.236	98.986	98.736	98.927	98.677	98.427
3.875	99.892	99.642	99.392	99.662	99.412	99.162
3.990	100.449	100.199	99.949	100.330	100.080	99.830
4.000	100.549	100.299	100.049	100.430	100.180	99.930
4.125	101.205	100.955	100.705	101.230	100.980	100.730
4.250	101.848	101.598	101.348	101.971	101.721	101.471
4.375	102.462	102.212	101.962	102.556	102.306	102.056
4.500	103.076	102.826	102.576	103.192	102.942	102.692
4.625	103.690	103.440	103.190	103.879	103.629	103.379
4.750	104.219	103.969	103.719	104.496	104.246	103.996
4.875	104.564	104.314	104.064	104.889	104.639	104.389
4.990	104.810	104.560	104.310	105.181	104.931	104.681
5.000	104.910	104.660	104.410	105.281	105.031	104.781

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	93.573	93.323	93.073	N/A	N/A	N/A
2.375	95.001	94.751	94.501	N/A	N/A	N/A
2.500	96.429	96.179	95.929	92.831	92.581	92.331
2.625	97.454	97.204	96.954	94.056	93.806	93.556
2.750	98.122	97.872	97.622	95.037	94.787	94.537
2.875	98.818	98.568	98.318	96.045	95.795	95.545
2.990	99.442	99.192	98.942	96.982	96.732	96.482
3.000	99.542	99.292	99.042	97.082	96.832	96.582
3.125	100.178	99.928	99.678	97.965	97.715	97.465
3.250	100.733	100.483	100.233	98.708	98.458	98.208
3.375	101.312	101.062	100.812	99.475	99.225	98.975
3.500	101.914	101.664	101.414	100.264	100.014	99.764
3.625	102.370	102.120	101.870	100.859	100.609	100.359
3.750	102.705	102.455	102.205	101.287	101.037	100.787
3.875	103.084	102.834	102.584	101.761	101.511	101.261
3.990	103.409	103.159	102.909	102.179	101.929	101.679
4.000	103.509	103.259	103.009	102.279	102.029	101.779
4.125	103.956	103.706	103.456	102.819	102.569	102.319

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	93.063	92.813	92.563	N/A	N/A	N/A
2.375	94.491	94.241	93.991	N/A	N/A	N/A
2.500	95.919	95.669	95.419	92.631	92.381	92.131
2.625	97.002	96.752	96.502	93.856	93.606	93.356
2.750	97.768	97.518	97.268	94.837	94.587	94.337
2.875	98.533	98.283	98.033	95.845	95.595	95.345
2.990	99.199	98.949	98.699	96.782	96.532	96.282
3.000	99.299	99.049	98.799	96.882	96.632	96.382
3.125	99.886	99.636	99.386	97.765	97.515	97.265
3.250	100.308	100.058	99.808	98.508	98.258	98.008
3.375	100.730	100.480	100.230	99.275	99.025	98.775
3.500	101.152	100.902	100.652	100.064	99.814	99.564
3.625	101.498	101.248	100.998	100.659	100.409	100.159
3.750	101.776	101.526	101.276	101.087	100.837	100.587
3.875	102.053	101.803	101.553	101.561	101.311	101.061
3.990	102.230	101.980	101.730	101.979	101.729	101.479
4.000	102.330	102.080	101.830	102.079	101.829	101.579
4.125	102.608	102.358	102.108	102.608	102.358	102.108

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
2.990	94.060	93.810	93.785
3.000	94.110	93.860	93.835
3.125	95.531	95.281	95.256
3.250	96.758	96.508	96.483
3.375	97.600	97.350	97.325
3.500	98.517	98.267	98.242
3.625	99.508	99.258	99.233
3.750	100.459	100.209	100.184
3.875	101.226	100.976	100.951
3.990	101.975	101.725	101.700
4.000	102.025	101.775	101.750
4.125	102.856	102.606	102.581
4.250	103.618	103.368	103.343
4.375	104.203	103.953	103.928
4.500	104.839	104.589	104.564
4.625	105.527	105.277	105.252
4.750	106.189	105.939	105.914
4.875	106.722	106.472	106.447
4.990	107.205	106.955	106.930
5.000	107.255	107.005	106.980

20 Year FNMA

Rate	30 day	45 day	60 day
2.990	94.632	94.382	94.132
3.000	94.682	94.432	94.182
3.125	96.305	96.055	95.805
3.250	97.699	97.449	97.199
3.375	98.606	98.356	98.106
3.500	99.513	99.263	99.013
3.625	100.419	100.169	99.919
3.750	101.246	100.996	100.746
3.875	101.902	101.652	101.402
3.990	102.509	102.259	102.009
4.000	102.559	102.309	102.059
4.125	103.215	102.965	102.715
4.250	103.858	103.608	103.358
4.375	104.472	104.222	103.972
4.500	105.086	104.836	104.586
4.625	105.700	105.450	105.200
4.750	106.229	105.979	105.729
4.875	106.574	106.324	106.074
4.990	106.870	106.620	106.370
5.000	106.920	106.670	106.420

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	94.323	94.073	93.823
2.375	95.751	95.501	95.251
2.500	97.179	96.929	96.679
2.625	98.204	97.954	97.704
2.750	98.872	98.622	98.372
2.875	99.568	99.318	99.068
2.990	100.242	99.992	99.742
3.000	100.292	100.042	99.792
3.125	100.928	100.678	100.428
3.250	101.483	101.233	100.983
3.375	102.062	101.812	101.562
3.500	102.664	102.414	102.164
3.625	103.120	102.870	102.620
3.750	103.455	103.205	102.955
3.875	103.834	103.584	103.334
3.990	104.209	103.959	103.709
4.000	104.259	104.009	103.759
4.125	104.706	104.456	104.206

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	95.073	94.823	94.573
2.375	96.501	96.251	96.001
2.500	97.929	97.679	97.429
2.625	99.012	98.762	98.512
2.750	99.778	99.528	99.278
2.875	100.543	100.293	100.043
2.990	101.259	101.009	100.759
3.000	101.309	101.059	100.809
3.125	101.896	101.646	101.396
3.250	102.318	102.068	101.818
3.375	102.740	102.490	102.240
3.500	103.162	102.912	102.662
3.625	103.508	103.258	103.008
3.750	103.786	103.536	103.286
3.875	104.063	103.813	103.563
3.990	104.290	104.040	103.790
4.000	104.340	104.090	103.840
4.125	104.618	104.368	104.118

30/25 Year HB FNMA

Rate	30 day	45 day	60 day
3.125	N/A	N/A	N/A
3.250	94.963	94.713	94.463
3.375	96.055	95.805	95.555
3.500	97.222	96.972	96.722
3.625	98.463	98.213	97.963
3.750	99.582	99.332	99.082
3.875	100.341	100.091	99.841
3.990	101.082	100.832	100.582
4.000	101.132	100.882	100.632
4.125	101.955	101.705	101.455
4.250	102.589	102.339	102.089
4.375	102.791	102.541	102.291
4.500	103.045	102.795	102.545
4.625	103.350	103.100	102.850
4.750	103.746	103.496	103.246
4.875	104.264	104.014	103.764
4.990	104.731	104.481	104.231
5.000	104.781	104.531	104.281
5.125	105.299	105.049	104.799
5.250	105.817	105.567	105.317

15 Year HB FNMA

Rate	30 day	45 day	60 day
1.875	N/A	N/A	N/A
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	94.349	94.099	93.849
2.500	95.964	95.714	95.464
2.625	97.160	96.910	96.660
2.750	97.984	97.734	97.484
2.875	98.837	98.587	98.337
2.990	99.667	99.417	99.167
3.000	99.717	99.467	99.217
3.125	100.428	100.178	99.928
3.250	100.983	100.733	100.483
3.375	101.562	101.312	101.062
3.500	102.164	101.914	101.664
3.625	102.506	102.256	102.006
3.750	102.622	102.372	102.122
3.875	102.783	102.533	102.283
3.990	102.939	102.689	102.439
4.000	102.989	102.739	102.489

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

* Does not apply in HI

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.: 9/2/2015
45 Day Lock Exp.: 9/17/2015
60 Day Lock Exp.: 10/2/2015

W. Rate Sheet Dated: 8/3/2015 **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	94.249	93.999	93.749
3.375	95.477	95.227	94.977
3.500	96.319	96.069	95.819
3.625	97.235	96.985	96.735
3.750	98.227	97.977	97.727
3.875	99.178	98.928	98.678
4.000	99.945	99.695	99.445
4.125	100.744	100.494	100.244
4.250	101.575	101.325	101.075
4.375	102.337	102.087	101.837
4.500	102.922	102.672	102.422
4.625	103.558	103.308	103.058
4.750	104.246	103.996	103.746
4.875	104.907	104.657	104.407
5.000	105.441	105.191	104.941
5.125	105.974	105.724	105.474
5.250	106.507	106.257	106.007

FNMA HB MCM 30 Year			
Note Rate	**30 Day**	**45 Day**	**60 Day**
2.875	N/A	N/A	N/A
3.000	N/A	N/A	N/A
3.125	N/A	N/A	N/A
3.250	N/A	N/A	N/A
3.375	93.628	93.378	93.128
3.500	94.714	94.464	94.214
3.625	95.874	95.624	95.374
3.750	97.110	96.860	96.610
3.875	98.272	98.022	97.772
4.000	99.028	98.778	98.528
4.125	99.817	99.567	99.317
4.250	100.637	100.387	100.137
4.375	101.324	101.074	100.824
4.500	101.523	101.273	101.023
4.625	101.772	101.522	101.272
4.750	102.072	101.822	101.572
4.875	102.455	102.205	101.955
5.000	102.972	102.722	102.472
5.125	103.490	103.240	102.990
5.250	104.008	103.758	103.508

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.: 9/2/2015
45 Day Lock Exp.: 9/17/2015
60 Day Lock Exp.: 10/2/2015

prices are subject to change without notice

W. Rate Sheet Dated: 8/3/2015
Release Time: 10:00 AM ET

30/25 Year Open Access ≤ 105.00 LTV

Rate	30 day	45 day	60 day
3.250	94.950	94.700	94.450
3.375	96.100	95.850	95.600
3.500	97.222	96.972	96.722
3.625	98.277	98.027	97.777
3.750	99.116	98.866	98.616
3.875	99.816	99.566	99.316
4.000	100.629	100.379	100.129
4.125	101.566	101.316	101.066
4.250	102.259	102.009	101.759
4.375	102.818	102.568	102.318
4.500	103.452	103.202	102.952
4.625	104.253	104.003	103.753
4.750	104.847	104.597	104.347
4.875	105.347	105.097	104.847
5.000	105.730	105.480	105.230
5.125	106.470	106.220	105.970
5.250	107.015	106.765	106.515

30/25 Year Open Access > 105.00 LTV

Rate	30 day	45 day	60 day
3.250	94.950	94.700	94.450
3.375	96.038	95.788	95.538
3.500	97.160	96.910	96.660
3.625	98.215	97.965	97.715
3.750	99.054	98.804	98.554
3.875	99.754	99.504	99.254
4.000	100.692	100.442	100.192
4.125	101.629	101.379	101.129
4.250	102.322	102.072	101.822
4.375	102.881	102.631	102.381
4.500	104.140	103.890	103.640
4.625	104.941	104.691	104.441
4.750	105.535	105.285	105.035
4.875	106.035	105.785	105.535
5.000	107.730	107.480	107.230
5.125	108.470	108.220	107.970
5.250	109.015	108.765	108.515

20 Year Open Access ≤ 105.00 LTV

Rate	30 day	45 day	60 day
3.250	96.668	96.418	96.168
3.375	97.615	97.365	97.115
3.500	98.534	98.284	98.034
3.625	99.408	99.158	98.908
3.750	100.126	99.876	99.626
3.875	100.761	100.511	100.261
4.000	101.205	100.955	100.705
4.125	101.995	101.745	101.495
4.250	102.622	102.372	102.122
4.375	103.166	102.916	102.666
4.500	103.774	103.524	103.274
4.625	104.482	104.232	103.982
4.750	105.051	104.801	104.551
4.875	105.550	105.300	105.050
5.000	105.128	104.878	104.628
5.125	105.791	105.541	105.291
5.250	106.314	106.064	105.814

20 Year Open Access > 105.00 LTV

Rate	30 day	45 day	60 day
3.250	96.668	96.418	96.168
3.375	97.303	97.053	96.803
3.500	98.222	97.972	97.722
3.625	99.096	98.846	98.596
3.750	99.814	99.564	99.314
3.875	100.449	100.199	99.949
4.000	101.018	100.768	100.518
4.125	101.808	101.558	101.308
4.250	102.435	102.185	101.935
4.375	102.979	102.729	102.479
4.500	103.899	103.649	103.399
4.625	104.607	104.357	104.107
4.750	105.176	104.926	104.676
4.875	105.675	105.425	105.175
5.000	105.566	105.316	105.066
5.125	106.229	105.979	105.729
5.250	106.752	106.502	106.252

15 Year Open Access ≤ 105.00 LTV

Rate	30 day	45 day	60 day
2.250	95.232	94.982	94.732
2.375	95.918	95.668	95.418
2.500	96.603	96.353	96.103
2.625	97.235	96.985	96.735
2.750	98.001	97.751	97.501
2.875	98.683	98.433	98.183
3.000	99.340	99.090	98.840
3.125	99.924	99.674	99.424
3.250	100.450	100.200	99.950
3.375	101.081	100.831	100.581
3.500	101.676	101.426	101.176
3.625	102.204	101.954	101.704
3.750	102.704	102.454	102.204
3.875	103.203	102.953	102.703
4.000	103.480	103.230	102.980
4.125	103.996	103.746	103.496
4.250	104.478	104.228	103.978

15 Year Open Access > 105.00 LTV

Rate	30 day	45 day	60 day
2.250	95.232	94.982	94.732
2.375	93.793	93.543	93.293
2.500	94.478	94.228	93.978
2.625	95.110	94.860	94.610
2.750	95.876	95.626	95.376
2.875	98.058	97.808	97.558
3.000	98.715	98.465	98.215
3.125	99.299	99.049	98.799
3.250	99.825	99.575	99.325
3.375	100.706	100.456	100.206
3.500	101.301	101.051	100.801
3.625	101.829	101.579	101.329
3.750	102.329	102.079	101.829
3.875	103.078	102.828	102.578
4.000	103.355	103.105	102.855
4.125	103.871	103.621	103.371
4.250	104.353	104.103	103.853

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%	> 95.00%
≥ 740	0.000	-0.250	-0.250	-0.500	0.000	0.000	0.000	0.000
720 - 739	0.000	-0.250	-0.500	-0.750	0.000	0.000	0.000	0.000
700 - 719	0.000	-0.500	-1.000	-1.250	-0.500	-0.500	-0.500	-0.500
680 - 699	0.000	-0.500	-1.250	-1.750	-1.000	-0.750	-0.750	-0.750
660 - 679	0.000	-1.000	-2.250	-2.750	-2.250	-1.750	-1.750	-1.750
640 - 659	-0.500	-1.250	-2.750	-3.000	-2.750	-2.250	-2.250	-2.250
620 - 639	-0.500	-1.500	-3.000	-3.000	-2.750	-2.750	-2.750	-2.750
< 620 *	-0.500	-1.500	-3.000	-3.000	-2.750	-2.750	-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
≤ 75.00%	≤ 80%	-0.375	-0.375
≤ 65.00%	> 80% & ≤ 95%	-0.875	-0.625
> 65% & ≤ 75%	> 80% & ≤ 95%	-1.125	-0.875
> 75% & ≤ 80%	> 76% & ≤ 90%	-1.375	-1.125
> 80% & ≤ 90%	> 81% & ≤ 95%	-1.375	-0.875
> 90% & ≤ 95%	> 91% & ≤ 95%	-0.875	-0.625
Any	> 95%	-1.875	-1.875

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	-2.125	-2.125	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125	-4.125	-4.125
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.: 9/2/2015
45 Day Lock Exp.: 9/17/2015
60 Day Lock Exp.: 10/2/2015

prices are subject to change without notice

W. Rate Sheet Dated: 8/3/2015 **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	96.360	96.110	96.085
3.375	97.510	97.260	97.235
3.500	98.632	98.382	98.357
3.625	99.687	99.437	99.412
3.750	100.526	100.276	100.251
3.875	101.226	100.976	100.951
3.990	101.989	101.739	101.714
4.000	102.039	101.789	101.764
4.125	102.976	102.726	102.701
4.250	103.669	103.419	103.394
4.375	104.228	103.978	103.953
4.500	104.862	104.612	104.587
4.625	105.663	105.413	105.388
4.750	106.257	106.007	105.982
4.875	106.757	106.507	106.482
4.990	107.090	106.840	106.815
5.000	107.140	106.890	106.865
5.125	107.880	107.630	107.605
5.250	108.425	108.175	108.150

20 Year FHLMC

Rate	30 day	45 day	60 day
3.125	N/A	N/A	N/A
3.250	98.178	97.928	97.678
3.375	99.125	98.875	98.625
3.500	100.044	99.794	99.544
3.625	100.918	100.668	100.418
3.750	101.636	101.386	101.136
3.875	102.271	102.021	101.771
3.990	102.665	102.415	102.165
4.000	102.715	102.465	102.215
4.125	103.505	103.255	103.005
4.250	104.132	103.882	103.632
4.375	104.676	104.426	104.176
4.500	105.284	105.034	104.784
4.625	105.992	105.742	105.492
4.750	106.561	106.311	106.061
4.875	107.060	106.810	106.560
4.990	106.588	106.338	106.088
5.000	106.638	106.388	106.138
5.125	107.301	107.051	106.801
5.250	107.824	107.574	107.324

15 Year FHLMC

Rate	30 day	45 day	60 day
2.125	N/A	N/A	N/A
2.250	96.142	95.892	95.642
2.375	96.828	96.578	96.328
2.500	97.513	97.263	97.013
2.625	98.145	97.895	97.645
2.750	98.911	98.661	98.411
2.875	99.593	99.343	99.093
2.990	100.200	99.950	99.700
3.000	100.250	100.000	99.750
3.125	100.834	100.584	100.334
3.250	101.360	101.110	100.860
3.375	101.991	101.741	101.491
3.500	102.586	102.336	102.086
3.625	103.114	102.864	102.614
3.750	103.614	103.364	103.114
3.875	104.113	103.863	103.613
3.990	104.340	104.090	103.840
4.000	104.390	104.140	103.890
4.125	104.906	104.656	104.406
4.250	105.388	105.138	104.888

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%
≥ 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250
720 - 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500
700 - 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000
680 - 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250
660 - 679	0.000	-1.000	-2.250	-2.750	-2.750	-2.250	-2.250
640 - 659	-0.500	-1.250	-2.750	-3.000	-3.250	-2.750	-2.750
620 - 639	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250
< 620 *	-0.500	-1.500	-3.000	-3.000	-3.250	-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	-0.375	-0.625	-0.625	-0.875
720 - 739	-0.375	-1.000	-1.000	-1.125
700 - 719	-0.375	-1.000	-1.000	-1.125
680 - 699	-0.375	-1.125	-1.125	-1.750
660 - 679	-0.625	-1.125	-1.125	-1.875
640 - 659	-0.625	-1.625	-1.625	-2.625
620 - 639	-0.625	-1.625	-1.625	-3.125
< 620	-1.625	-2.625	-2.625	-3.125

Feature Adjustments

LTV	> 75.00 %		
Condo (Excl 15 yr. & Home Possible)	-0.750		
LTV	≤ 75%	>75%-80%	> 80%
Investment Property	-2.125	-3.375	-4.125
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
≤ 75.00%	≤ 80.00%	-0.375	-0.375
≤ 65.00%	80.01 - 95.00%	-0.875	-0.625
65.01 - 75.00%	80.01 - 95.00%	-1.125	-0.875
75.01 - 95.00%	76.01 - 95.00%	-1.375	-1.125

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	-0.250	-0.250	-0.250
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**

Lock Desk Policy

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Flood Certification = $10.00 FHA ID# - 1358600006

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W. Rate Sheet Dated: 8/3/2015

Release Time: 10:00 AM ET

30 Day Lock Exp.: 9/2/2015
45 Day Lock Exp.: 9/17/2015
60 Day Lock Exp.: 10/2/2015

30/25 Year FHLMC HP & HPA

Rate	30 day	45 day	60 day
3.125	N/A	N/A	N/A
3.250	96.360	96.110	96.085
3.375	97.510	97.260	97.235
3.500	98.632	98.382	98.357
3.625	99.687	99.437	99.412
3.750	100.526	100.276	100.251
3.875	101.226	100.976	100.951
3.990	101.989	101.739	101.714
4.000	102.039	101.789	101.764
4.125	102.976	102.726	102.701
4.250	103.669	103.419	103.394
4.375	104.228	103.978	103.953
4.500	104.862	104.612	104.587
4.625	105.663	105.413	105.388
4.750	106.257	106.007	105.982
4.875	106.757	106.507	106.482
4.990	107.090	106.840	106.815
5.000	107.140	106.890	106.865
5.125	107.880	107.630	107.605
5.250	108.425	108.175	108.150

20 Year FHLMC HP & HPA

Rate	30 day	45 day	60 day
3.125	N/A	N/A	N/A
3.250	98.178	97.928	97.678
3.375	99.125	98.875	98.625
3.500	100.044	99.794	99.544
3.625	100.918	100.668	100.418
3.750	101.636	101.386	101.136
3.875	102.271	102.021	101.771
3.990	102.665	102.415	102.165
4.000	102.715	102.465	102.215
4.125	103.505	103.255	103.005
4.250	104.132	103.882	103.632
4.375	104.676	104.426	104.176
4.500	105.284	105.034	104.784
4.625	105.992	105.742	105.492
4.750	106.561	106.311	106.061
4.875	107.060	106.810	106.560
4.990	106.588	106.338	106.088
5.000	106.638	106.388	106.138
5.125	107.301	107.051	106.801
5.250	107.824	107.574	107.324

15 Year FHLMC HP & HPA

Rate	30 day	45 day	60 day
2.125	N/A	N/A	N/A
2.250	96.142	95.892	95.642
2.375	96.828	96.578	96.328
2.500	97.513	97.263	97.013
2.625	98.145	97.895	97.645
2.750	98.911	98.661	98.411
2.875	99.593	99.343	99.093
2.990	100.200	99.950	99.700
3.000	100.250	100.000	99.750
3.125	100.834	100.584	100.334
3.250	101.360	101.110	100.860
3.375	101.991	101.741	101.491
3.500	102.586	102.336	102.086
3.625	103.114	102.864	102.614
3.750	103.614	103.364	103.114
3.875	104.113	103.863	103.613
3.990	104.340	104.090	103.840
4.000	104.390	104.140	103.890
4.125	104.906	104.656	104.406
4.250	105.388	105.138	104.888

Adjustments

Multi Unit

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

Mortgages with Subordinate Financing

LTV Range	CLTV Range	Non Interest-Only LLPA: Credit Score < 720	Non Interest-Only LLPA: Credit Score ≥ 720
≤ 75.00%	≤ 80.00%	-0.375	-0.375
≤ 65.00%	80.01 - 95.00%	-0.875	-0.625
65.01 - 75.00%	80.01 - 95.00%	-1.125	-0.875
75.01 - 95.00%	76.01 - 95.00%	-1.375	-1.125

Feature Adjustments

LTV	≤ 75%	>75%-80%	> 80%
Investment Property	-2.125	-3.375	-4.125

LTV	All
Manufactured Home	-1.000

Super Conforming Mortgage

LTV	≤ 75.00%	75.01 - 80.00%	> 80.00%
Purchase & No Cash-Out Refi	-0.250	-0.250	-0.250

All Loan Type Adjustments

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

Home Possible Mortgage

Product	Loan Purpose	LTV Ratios All Eligible
All Eligible Product	Purchase	-0.750
All Eligible Product	Refinance	-1.500
Secondary Financing	All	-0.5

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
All Eligible Prduct	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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WHOLESALE MORTGAGE DIVISION

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W. Rate Sheet Dated: 8/3/2015 **Release Time:** 10:00 AM ET

30 Day Lock Exp.: 9/2/2015
45 Day Lock Exp.: 9/17/2015
60 Day Lock Exp.: 10/2/2015

Non-Conforming 30 year Fixed
Max Price After Adjustments 101.750

Rate	30 day	45 day	60 day
4.000	98.585	98.445	98.304
4.125	99.147	99.007	98.866
4.250	99.709	99.569	99.428
4.375	100.240	100.100	99.959
4.500	100.771	100.631	100.490
4.625	101.271	101.131	100.990
4.750	101.771	101.631	101.490
4.875	102.240	102.100	101.959
5.000	102.490	102.350	102.209
5.125	102.740	102.600	102.459
5.250	102.959	102.819	102.678
5.375	103.178	103.038	102.897

Non-Conforming 15 year Fixed
Max Price After Adjustments 101.250

Rate	30 day	45 day	60 day
3.375	98.837	98.712	98.587
3.500	99.255	99.130	99.005
3.625	99.692	99.552	99.411
3.750	100.145	100.020	99.895
3.875	100.551	100.426	100.301
4.000	100.926	100.801	100.676
4.125	101.239	101.114	100.989
4.250	101.520	101.395	101.270
4.375	101.708	101.583	101.458
4.500	101.833	101.708	101.583
4.625	101.958	101.833	101.708
4.750	102.021	101.896	101.771

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%	80.01 - 85.00%
≥ 780	0.600	0.500	0.450	0.000	-0.250	-1.375
760 - 779	0.600	0.500	0.300	-0.150	-0.375	-1.875
740 - 759	0.600	0.500	0.100	-0.300	-0.500	-2.000
720 - 739	0.500	0.450	0.000	-0.450	-0.850	N/A
700 - 719	0.400	0.300	-0.200	-0.750	-1.250*	N/A
680 - 699	0.300*	0.200*	-0.500*	-1.000*	-1.500*	N/A
Loan Balance						
≤ $500,000	0.000	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	0.000
$1,000,001 - $1,500,000	0.000	0.000	-0.125	-0.250	-0.375*	-0.375*
$1,500,001 - $2,000,000	0.000	0.000	-0.250	-0.375*	-0.500*	-0.500*
$2,000,001 - $2,500,000	-0.125*	-0.250*	-0.375*	N/A	N/A	N/A
$2,500,001 - $3,000,000	-0.125*	-0.250*	N/A	N/A	N/A	N/A
$3,000,001 - $3,500,000	-0.375*	N/A	N/A	N/A	N/A	N/A
$3,500,001 - $4,000,000	-0.500*	N/A	N/A	N/A	N/A	N/A
$4,000,001 - $4,500,000	-0.625*	N/A	N/A	N/A	N/A	N/A
$4,500,001 - $5,000,000	-0.750*	N/A	N/A	N/A	N/A	N/A
Occupancy						
Second Home	-0.150	-0.200	-0.300	-0.450	-1.000	N/A
Property Types						
Condos	0.000	0.000	-0.125	-0.125	-0.125	-0.125
State Adjustments						
AZ	0.000	0.000	0.000	-0.250	-0.250	-0.250
FL	0.000	0.000	0.000	-0.250	-0.250	-0.250
MI	0.000	0.000	0.000	-0.375	-0.375	-0.375
NV	0.000	0.000	0.000	-0.375	-0.375	-0.375
Other Adjustments						
Cash-Out	-0.250	-0.300	-0.500	-1.500	N/A	N/A
DTI > 40	0.000	0.000	0.000	-0.125	-0.125	N/A
No Escrow	-0.100	-0.100	-0.100	-0.100	-0.100	-0.100
Purchase	0.250	0.250	0.250	0.375	0.375	0.000
Extension Options			-0.018 per calendar day			

* Please see High Reserve Guidelines

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W. Rate Sheet Dated: 8/3/2015 **Release Time:** 10:00 AM ET

30 Day Lock Exp.: 9/2/2015
45 Day Lock Exp.: 9/17/2015

Alt-Option Access Terms & Pricing

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

Access 30 yr Fixed (AOAP-30F)		
Rate	30 day	45 day
6.875	99.624	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

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

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

Asset 30 yr Fixed (AOAIP-30F)		
Rate	30 day	45 day
6.375	99.624	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

Asset 15 yr Fixed (AOAIP-15F)		
Rate	30 day	45 day
6.125	100.196	100.043
6.250	100.441	100.282
6.375	100.686	100.522
6.500	100.931	100.762
6.625	101.176	101.001
6.750	101.420	101.241
6.875	101.665	101.480
7.000	101.910	101.720
7.125	102.155	101.960
7.250	102.400	102.199
7.375	102.644	102.439
7.500	102.889	102.678
7.625	103.134	102.918
7.750	103.379	103.157
7.875	103.624	103.397

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

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

Lock Desk Policy

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

Flood Certification = $10.00 | FHA ID# - 1358600006

Full Lock Desk Policy Can Be Found Here | AFR Guidelines

AMERICAN FINANCIAL RESOURCES, INC. WHOLESALE MORTGAGE DIVISION

AFR Wholesale's Website | AFR Rate Sheet Archive

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

prices are subject to change without notice

W. Rate Sheet Dated: 8/3/2015 **Release Time:** 10:00 AM ET

30 Day Lock Exp.: 9/2/2015
45 Day Lock Exp.: 9/17/2015

Alt-Option Ratio Terms & Pricing

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

Ratio 30 yr Fixed (AORP-30F)

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

Ratio 15 yr Fixed (AORP-15F)

Rate	30 day	45 day
6.125	100.196	100.043
6.250	100.441	100.282
6.375	100.686	100.522
6.500	100.931	100.762
6.625	101.176	101.001
6.750	101.420	101.241
6.875	101.665	101.480
7.000	101.910	101.720
7.125	102.155	101.960
7.250	102.400	102.199
7.375	102.644	102.439
7.500	102.889	102.678
7.625	103.134	102.918
7.750	103.379	103.157
7.875	103.624	103.397

Ratio FICO / LTV Price Adjustments

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

Ratio Price Adjustments

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

Alt-Option Income Terms & Pricing

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

Income 30 yr Fixed (AOIP-30F)

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

Income 15 yr Fixed (AOIP-15F)

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

Income FICO / LTV Price Adjustments

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

Income Price Adjustments

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

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Flood Certification = $10.00 FHA ID# - 1358600006

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