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: 8/10/2015
Release Time: 12:10 PM ET

30 Day Lock Exp.: 9/9/2015
45 Day Lock Exp.: 9/24/2015
60 Day Lock Exp.: 10/9/2015

STANDARD GOVERNMENT PRODUCT

30/25 Year Government – Standard Product

Rate	30 Day	45 Day	60 Day
3.250	99.881	99.631	99.381
3.375	100.181	99.931	99.681
3.500	100.981	100.731	100.481
3.625	101.081	100.831	100.581
3.750	102.922	102.672	102.422
3.875	103.422	103.172	102.922
4.000	103.972	103.722	103.472
4.125	104.072	103.822	103.572
4.250	104.775	104.525	104.275
4.375	105.010	104.760	104.510
4.500	105.575	105.325	105.075
4.625	105.675	105.425	105.175
4.750	105.691	105.441	105.191
4.875	106.091	105.841	105.591
5.000	106.641	106.391	106.141
5.125	106.691	106.441	106.191
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	99.631	99.381	99.131
3.375	99.931	99.681	99.431
3.500	100.731	100.481	100.231
3.625	100.831	100.581	100.331
3.750	102.672	102.422	102.172
3.875	103.172	102.922	102.672
4.000	103.722	103.472	103.222
4.125	103.822	103.572	103.322
4.250	104.525	104.275	104.025
4.375	104.760	104.510	104.260
4.500	105.325	105.075	104.825
4.625	105.425	105.175	104.925
4.750	105.441	105.191	104.941
4.875	105.841	105.591	105.341
5.000	106.391	106.141	105.891
5.125	106.441	106.191	105.941
5.250	N/A	N/A	N/A
5.375	N/A	N/A	N/A
5.500	N/A	N/A	N/A

15/10 Year Government – Standard Product

Rate	30 Day	45 Day	60 Day
2.750	100.609	100.359	100.109
2.875	100.909	100.659	100.409
3.000	101.159	100.909	100.659
3.125	101.309	101.059	100.809
3.250	102.785	102.535	102.285
3.375	103.085	102.835	102.585
3.500	103.335	103.085	102.835
3.625	103.485	103.235	102.985
3.750	104.273	104.023	103.773
3.875	104.573	104.323	104.073
4.000	104.773	104.523	104.273
4.125	104.923	104.673	104.423
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	99.381	99.131	98.881
3.375	99.681	99.431	99.181
3.500	100.481	100.231	99.981
3.625	100.581	100.331	100.081
3.750	102.422	102.172	101.922
3.875	102.922	102.672	102.422
4.000	103.472	103.222	102.972
4.125	103.572	103.322	103.072
4.250	104.275	104.025	103.775
4.375	104.510	104.260	104.010
4.500	105.075	104.825	104.575
4.625	105.175	104.925	104.675
4.750	105.191	104.941	104.691
4.875	105.591	105.341	105.091
5.000	106.141	105.891	105.641
5.125	106.191	105.941	105.691
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	99.131	98.881	98.631
3.375	99.431	99.181	98.931
3.500	100.231	99.981	99.731
3.625	100.331	100.081	99.831
3.750	102.172	101.922	101.672
3.875	102.672	102.422	102.172
4.000	103.222	102.972	102.722
4.125	103.322	103.072	102.822
4.250	104.025	103.775	103.525
4.375	104.260	104.010	103.760
4.500	104.825	104.575	104.325
4.625	104.925	104.675	104.425
4.750	104.941	104.691	104.441
4.875	105.341	105.091	104.841
5.000	105.891	105.641	105.391
5.125	105.941	105.691	105.441
5.250	N/A	N/A	N/A
5.375	N/A	N/A	N/A
5.500	N/A	N/A	N/A

15/10 Year Government – Specialty Product

Rate	30 Day	45 Day	60 Day
2.750	100.159	99.909	99.659
2.875	100.459	100.209	99.959
3.000	100.709	100.459	100.209
3.125	100.859	100.609	100.359
3.250	102.335	102.085	101.835
3.375	102.635	102.385	102.135
3.500	102.885	102.635	102.385
3.625	103.035	102.785	102.535
3.750	103.823	103.573	103.323
3.875	104.123	103.873	103.623
4.000	104.323	104.073	103.823
4.125	104.473	104.223	103.973
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	98.306	98.056	97.806
4.000	101.297	101.047	100.797
4.500	102.900	102.650	102.400
5.000	103.966	103.716	103.466

15 Year One Time Close "OTC" – Specialty Product

Rate	30 Day	45 Day	60 Day
3.000	99.075	98.825	98.575
3.500	101.251	101.001	100.751
4.000	102.689	102.439	102.189
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	8/10/2015	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

AMERICAN FINANCIAL RESOURCES, INC.
WHOLESALE MORTGAGE DIVISION

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30 Day Lock Exp.: 9/9/2015
45 Day Lock Exp.: 9/24/2015
60 Day Lock Exp.: 10/9/2015

DURP 30/25 Year

Rate	≤ 105% LTV			> 105% LTV		
	30 Day	45 Day	60 Day	30 Day	45 Day	60 Day
3.250	95.312	95.062	94.812	N/A	N/A	N/A
3.375	96.152	95.902	95.652	93.856	93.606	93.356
3.500	97.066	96.816	96.566	95.075	94.825	94.575
3.625	98.055	97.805	97.555	96.369	96.119	95.869
3.750	99.009	98.759	98.509	97.585	97.335	97.085
3.875	99.790	99.540	99.290	98.539	98.289	98.039
3.990	100.505	100.255	100.005	99.425	99.175	98.925
4.000	100.605	100.355	100.105	99.525	99.275	99.025
4.125	101.452	101.202	100.952	100.544	100.294	100.044
4.250	102.225	101.975	101.725	101.466	101.216	100.966
4.375	102.808	102.558	102.308	102.151	101.901	101.651
4.500	103.443	103.193	102.943	102.887	102.637	102.387
4.625	104.129	103.879	103.629	103.675	103.425	103.175
4.750	104.788	104.538	104.288	104.415	104.165	103.915
4.875	105.315	105.065	104.815	104.982	104.732	104.482
4.990	105.743	105.493	105.243	105.449	105.199	104.949
5.000	105.843	105.593	105.343	105.549	105.299	105.049
5.125	106.371	106.121	105.871	N/A	N/A	N/A

DURP 20 Year

Rate	≤ 105% LTV			> 105% LTV		
	30 Day	45 Day	60 Day	30 Day	45 Day	60 Day
3.250	95.511	95.261	95.011	94.883	94.633	94.383
3.375	96.392	96.142	95.892	95.737	95.487	95.237
3.500	97.272	97.022	96.772	96.667	96.417	96.167
3.625	98.153	97.903	97.653	97.672	97.422	97.172
3.750	98.965	98.715	98.465	98.626	98.376	98.126
3.875	99.629	99.379	99.129	99.377	99.127	98.877
3.990	100.193	99.943	99.693	100.060	99.810	99.560
4.000	100.293	100.043	99.793	100.160	99.910	99.660
4.125	100.957	100.707	100.457	100.976	100.726	100.476
4.250	101.609	101.359	101.109	101.727	101.477	101.227
4.375	102.238	101.988	101.738	102.311	102.061	101.811
4.500	102.866	102.616	102.366	102.945	102.695	102.445
4.625	103.494	103.244	102.994	103.631	103.381	103.131
4.750	104.025	103.775	103.525	104.245	103.995	103.745
4.875	104.350	104.100	103.850	104.632	104.382	104.132
4.990	104.574	104.324	104.074	104.919	104.669	104.419
5.000	104.674	104.424	104.174	105.019	104.769	104.519
5.125	104.999	104.749	104.499	N/A	N/A	N/A

DURP 15 Year

Rate	≤ 105% LTV			> 105% LTV		
	30 Day	45 Day	60 Day	30 Day	45 Day	60 Day
2.250	93.217	92.967	92.717	N/A	N/A	N/A
2.375	94.658	94.408	94.158	N/A	N/A	N/A
2.500	96.098	95.848	95.598	92.501	92.251	92.001
2.625	97.130	96.880	96.630	93.732	93.482	93.232
2.750	97.798	97.548	97.298	94.713	94.463	94.213
2.875	98.493	98.243	97.993	95.721	95.471	95.221
2.990	99.117	98.867	98.617	96.657	96.407	96.157
3.000	99.217	98.967	98.717	96.757	96.507	96.257
3.125	99.856	99.606	99.356	97.643	97.393	97.143
3.250	100.416	100.166	99.916	98.391	98.141	97.891
3.375	100.999	100.749	100.499	99.162	98.912	98.662
3.500	101.606	101.356	101.106	99.956	99.706	99.456
3.625	102.074	101.824	101.574	100.563	100.313	100.063
3.750	102.427	102.177	101.927	101.010	100.760	100.510
3.875	102.828	102.578	102.328	101.504	101.254	101.004
3.990	103.175	102.925	102.675	101.945	101.695	101.445
4.000	103.275	103.025	102.775	102.045	101.795	101.545
4.125	103.744	103.494	103.244	102.608	102.358	102.108

DURP 10 Year

Rate	≤ 105% LTV			> 105% LTV		
	30 Day	45 Day	60 Day	30 Day	45 Day	60 Day
2.250	92.801	92.551	92.301	N/A	N/A	N/A
2.375	94.241	93.991	93.741	N/A	N/A	N/A
2.500	95.682	95.432	95.182	92.301	92.051	91.801
2.625	96.767	96.517	96.267	93.532	93.282	93.032
2.750	97.525	97.275	97.025	94.513	94.263	94.013
2.875	98.283	98.033	97.783	95.521	95.271	95.021
2.990	98.941	98.691	98.441	96.457	96.207	95.957
3.000	99.041	98.791	98.541	96.557	96.307	96.057
3.125	99.623	99.373	99.123	97.443	97.193	96.943
3.250	100.042	99.792	99.542	98.191	97.941	97.691
3.375	100.461	100.211	99.961	98.962	98.712	98.462
3.500	100.880	100.630	100.380	99.756	99.506	99.256
3.625	101.231	100.981	100.731	100.363	100.113	99.863
3.750	101.521	101.271	101.021	100.810	100.560	100.310
3.875	101.811	101.561	101.311	101.304	101.054	100.804
3.990	102.001	101.751	101.501	101.745	101.495	101.245
4.000	102.101	101.851	101.601	101.845	101.595	101.345
4.125	102.391	102.141	101.891	102.391	102.141	101.891

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	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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Release Time: 12:10 PM ET

30 Day Lock Exp.: 9/9/2015
45 Day Lock Exp.: 9/24/2015
60 Day Lock Exp.: 10/9/2015

30/25 Year FNMA

Rate	30 day	45 day	60 day
3.000	N/A	N/A	N/A
3.125	95.228	94.978	94.953
3.250	96.462	96.212	96.187
3.375	97.302	97.052	97.027
3.500	98.216	97.966	97.941
3.625	99.205	98.955	98.930
3.750	100.159	99.909	99.884
3.875	100.940	100.690	100.665
3.990	101.705	101.455	101.430
4.000	101.755	101.505	101.480
4.125	102.602	102.352	102.327
4.250	103.375	103.125	103.100
4.375	103.958	103.708	103.683
4.500	104.593	104.343	104.318
4.625	105.279	105.029	105.004
4.750	105.938	105.688	105.663
4.875	106.465	106.215	106.190
4.990	106.943	106.693	106.668
5.000	106.993	106.743	106.718
5.125	107.521	107.271	107.246

20 Year FNMA

Rate	30 day	45 day	60 day
3.000	94.467	94.217	93.967
3.125	96.117	95.867	95.617
3.250	97.521	97.271	97.021
3.375	98.402	98.152	97.902
3.500	99.282	99.032	98.782
3.625	100.163	99.913	99.663
3.750	100.975	100.725	100.475
3.875	101.639	101.389	101.139
3.990	102.253	102.003	101.753
4.000	102.303	102.053	101.803
4.125	102.967	102.717	102.467
4.250	103.619	103.369	103.119
4.375	104.248	103.998	103.748
4.500	104.876	104.626	104.376
4.625	105.504	105.254	105.004
4.750	106.035	105.785	105.535
4.875	106.360	106.110	105.860
4.990	106.634	106.384	106.134
5.000	106.684	106.434	106.184
5.125	107.009	106.759	106.509

15 Year FNMA

Rate	30 day	45 day	60 day
2.000	#N/A	#N/A	#N/A
2.125	#N/A	#N/A	#N/A
2.250	93.967	93.717	93.467
2.375	95.408	95.158	94.908
2.500	96.848	96.598	96.348
2.625	97.880	97.630	97.380
2.750	98.548	98.298	98.048
2.875	99.243	98.993	98.743
2.990	99.917	99.667	99.417
3.000	99.967	99.717	99.467
3.125	100.606	100.356	100.106
3.250	101.166	100.916	100.666
3.375	101.749	101.499	101.249
3.500	102.356	102.106	101.856
3.625	102.824	102.574	102.324
3.750	103.177	102.927	102.677
3.875	103.578	103.328	103.078
3.990	103.975	103.725	103.475
4.000	104.025	103.775	103.525
4.125	104.494	104.244	103.994

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	94.811	94.561	94.311
2.375	96.251	96.001	95.751
2.500	97.692	97.442	97.192
2.625	98.777	98.527	98.277
2.750	99.535	99.285	99.035
2.875	100.293	100.043	99.793
2.990	101.001	100.751	100.501
3.000	101.051	100.801	100.551
3.125	101.633	101.383	101.133
3.250	102.052	101.802	101.552
3.375	102.471	102.221	101.971
3.500	102.890	102.640	102.390
3.625	103.241	102.991	102.741
3.750	103.531	103.281	103.031
3.875	103.821	103.571	103.321
3.990	104.061	103.811	103.561
4.000	104.111	103.861	103.611
4.125	104.401	104.151	103.901

30/25 Year HB FNMA

Rate	30 day	45 day	60 day
3.125	N/A	N/A	N/A
3.250	94.673	94.423	94.173
3.375	95.777	95.527	95.277
3.500	96.957	96.707	96.457
3.625	98.212	97.962	97.712
3.750	99.346	99.096	98.846
3.875	100.128	99.878	99.628
3.990	100.892	100.642	100.392
4.000	100.942	100.692	100.442
4.125	101.790	101.540	101.290
4.250	102.447	102.197	101.947
4.375	102.671	102.421	102.171
4.500	102.947	102.697	102.447
4.625	103.273	103.023	102.773
4.750	103.668	103.418	103.168
4.875	104.133	103.883	103.633
4.990	104.548	104.298	104.048
5.000	104.598	104.348	104.098
5.125	105.063	104.813	104.563
5.250	105.528	105.278	105.028

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	95.633	95.383	95.133
2.625	96.836	96.586	96.336
2.750	97.660	97.410	97.160
2.875	98.512	98.262	98.012
2.990	99.342	99.092	98.842
3.000	99.392	99.142	98.892
3.125	100.106	99.856	99.606
3.250	100.666	100.416	100.166
3.375	101.249	100.999	100.749
3.500	101.856	101.606	101.356
3.625	102.210	101.960	101.710
3.750	102.345	102.095	101.845
3.875	102.526	102.276	102.026
3.990	102.705	102.455	102.205
4.000	102.755	102.505	102.255
4.125	103.006	102.756	102.506

Adjustments

Applicable for all mortgages with greater than 15 year terms

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

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

All Loan Type Adjustments

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

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

Cash-Out Refinance

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

Mortgages with Subordinate Financing *

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

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

Lender Paid MI Adjustments (cumulative with above adjustments)

LPMI Adjust Term > 20 yr & All Manuf.

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

LPMI Adjust Term ≤ 20 yr

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

Additional LPMI Premium Adjustments

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

*** Does not apply in HI**

Lock Desk Policy

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

Flood Certification = $10.00 | FHA ID# - 1358600006

Full Lock Desk Policy Can Be Found Here | AFR Guidelines

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

AMERICAN FINANCIAL RESOURCES, INC.
WHOLESALE MORTGAGE DIVISION

[AFR Wholesale's Website](#) [AFR Rate Sheet Archive](#)

Lock Desk e-mail: LockDesk@afrwholesale.com

Lock Desk Phone: 1-877-588-2706

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

prices are subject to change without notice

30 Day Lock Exp.: 9/9/2015
45 Day Lock Exp.: 9/24/2015
60 Day Lock Exp.: 10/9/2015

W. Rate Sheet Dated: 8/10/2015 **Release Time:** 12:10 PM 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	93.947	93.697	93.447
3.375	95.181	94.931	94.681
3.500	96.020	95.770	95.520
3.625	96.934	96.684	96.434
3.750	97.924	97.674	97.424
3.875	98.878	98.628	98.378
4.000	99.659	99.409	99.159
4.125	100.474	100.224	99.974
4.250	101.321	101.071	100.821
4.375	102.094	101.844	101.594
4.500	102.677	102.427	102.177
4.625	103.312	103.062	102.812
4.750	103.998	103.748	103.498
4.875	104.657	104.407	104.157
5.000	105.184	104.934	104.684
5.125	105.712	105.462	105.212
5.250	106.239	105.989	105.739

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	94.435	94.185	93.935
3.625	95.609	95.359	95.109
3.750	96.857	96.607	96.357
3.875	98.035	97.785	97.535
4.000	98.814	98.564	98.314
4.125	99.625	99.375	99.125
4.250	100.470	100.220	99.970
4.375	101.181	100.931	100.681
4.500	101.401	101.151	100.901
4.625	101.672	101.422	101.172
4.750	101.994	101.744	101.494
4.875	102.381	102.131	101.881
5.000	102.846	102.596	102.346
5.125	103.311	103.061	102.811
5.250	103.776	103.526	103.276
5.375	104.241	103.991	103.741

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

prices are subject to change without notice

W. Rate Sheet Dated: 8/10/2015

Release Time: 12:10 PM ET

30 Day Lock Exp.: 9/9/2015
45 Day Lock Exp.: 9/24/2015
60 Day Lock Exp.: 10/9/2015

30/25 Year Open Access ≤ 105.00 LTV

Rate	30 day	45 day	60 day
3.250	94.746	94.496	94.246
3.375	95.884	95.634	95.384
3.500	96.991	96.741	96.491
3.625	98.029	97.779	97.529
3.750	98.850	98.600	98.350
3.875	99.530	99.280	99.030
4.000	100.440	100.190	99.940
4.125	101.357	101.107	100.857
4.250	102.026	101.776	101.526
4.375	102.564	102.314	102.064
4.500	103.254	103.004	102.754
4.625	104.033	103.783	103.533
4.750	104.608	104.358	104.108
4.875	105.090	104.840	104.590
5.000	105.534	105.284	105.034
5.125	106.255	106.005	105.755
5.250	106.786	106.536	106.286

30/25 Year Open Access > 105.00 LTV

Rate	30 day	45 day	60 day
3.250	94.746	94.496	94.246
3.375	95.822	95.572	95.322
3.500	96.929	96.679	96.429
3.625	97.967	97.717	97.467
3.750	98.788	98.538	98.288
3.875	99.468	99.218	98.968
4.000	100.628	100.378	100.128
4.125	101.545	101.295	101.045
4.250	102.214	101.964	101.714
4.375	102.752	102.502	102.252
4.500	104.129	103.879	103.629
4.625	104.908	104.658	104.408
4.750	105.483	105.233	104.983
4.875	105.965	105.715	105.465
5.000	107.534	107.284	107.034
5.125	108.255	108.005	107.755
5.250	108.786	108.536	108.286

20 Year Open Access ≤ 105.00 LTV

Rate	30 day	45 day	60 day
3.250	96.341	96.091	95.841
3.375	97.280	97.030	96.780
3.500	98.188	97.938	97.688
3.625	99.050	98.800	98.550
3.750	99.753	99.503	99.253
3.875	100.373	100.123	99.873
4.000	100.994	100.744	100.494
4.125	101.769	101.519	101.269
4.250	102.379	102.129	101.879
4.375	102.907	102.657	102.407
4.500	103.694	103.444	103.194
4.625	104.386	104.136	103.886
4.750	104.940	104.690	104.440
4.875	105.426	105.176	104.926
5.000	104.926	104.676	104.426
5.125	105.575	105.325	105.075
5.250	106.088	105.838	105.588

20 Year Open Access > 105.00 LTV

Rate	30 day	45 day	60 day
3.250	96.341	96.091	95.841
3.375	96.968	96.718	96.468
3.500	97.876	97.626	97.376
3.625	98.738	98.488	98.238
3.750	99.441	99.191	98.941
3.875	100.061	99.811	99.561
4.000	100.807	100.557	100.307
4.125	101.582	101.332	101.082
4.250	102.192	101.942	101.692
4.375	102.720	102.470	102.220
4.500	103.819	103.569	103.319
4.625	104.511	104.261	104.011
4.750	105.065	104.815	104.565
4.875	105.551	105.301	105.051
5.000	105.364	105.114	104.864
5.125	106.013	105.763	105.513
5.250	106.526	106.276	106.026

15 Year Open Access ≤ 105.00 LTV

Rate	30 day	45 day	60 day
2.250	95.058	94.808	94.558
2.375	95.738	95.488	95.238
2.500	96.418	96.168	95.918
2.625	97.045	96.795	96.545
2.750	97.835	97.585	97.335
2.875	98.512	98.262	98.012
3.000	99.162	98.912	98.662
3.125	99.737	99.487	99.237
3.250	100.253	100.003	99.753
3.375	100.859	100.609	100.359
3.500	101.442	101.192	100.942
3.625	101.960	101.710	101.460
3.750	102.452	102.202	101.952
3.875	102.944	102.694	102.444
4.000	103.220	102.970	102.720
4.125	103.729	103.479	103.229
4.250	104.204	103.954	103.704

15 Year Open Access > 105.00 LTV

Rate	30 day	45 day	60 day
2.250	95.058	94.808	94.558
2.375	93.613	93.363	93.113
2.500	94.293	94.043	93.793
2.625	94.920	94.670	94.420
2.750	95.710	95.460	95.210
2.875	97.887	97.637	97.387
3.000	98.537	98.287	98.037
3.125	99.112	98.862	98.612
3.250	99.628	99.378	99.128
3.375	100.484	100.234	99.984
3.500	101.067	100.817	100.567
3.625	101.585	101.335	101.085
3.750	102.077	101.827	101.577
3.875	102.819	102.569	102.319
4.000	103.095	102.845	102.595
4.125	103.604	103.354	103.104
4.250	104.079	103.829	103.579

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

prices are subject to change without notice

W. Rate Sheet Dated: 8/10/2015
Release Time: 12:10 PM ET

30 Day Lock Exp.: 9/9/2015
45 Day Lock Exp.: 9/24/2015
60 Day Lock Exp.: 10/9/2015

30/25 Year FHLMC

Rate	30 day	45 day	60 day
3.125	N/A	N/A	N/A
3.250	96.156	95.906	95.881
3.375	97.294	97.044	97.019
3.500	98.401	98.151	98.126
3.625	99.439	99.189	99.164
3.750	100.260	100.010	99.985
3.875	100.940	100.690	100.665
3.990	101.800	101.550	101.525
4.000	101.850	101.600	101.575
4.125	102.767	102.517	102.492
4.250	103.436	103.186	103.161
4.375	103.974	103.724	103.699
4.500	104.664	104.414	104.389
4.625	105.443	105.193	105.168
4.750	106.018	105.768	105.743
4.875	106.500	106.250	106.225
4.990	106.894	106.644	106.619
5.000	106.944	106.694	106.669
5.125	107.665	107.415	107.390
5.250	108.196	107.946	107.921

20 Year FHLMC

Rate	30 day	45 day	60 day
3.125	N/A	N/A	N/A
3.250	97.851	97.601	97.351
3.375	98.790	98.540	98.290
3.500	99.698	99.448	99.198
3.625	100.560	100.310	100.060
3.750	101.263	101.013	100.763
3.875	101.883	101.633	101.383
3.990	102.454	102.204	101.954
4.000	102.504	102.254	102.004
4.125	103.279	103.029	102.779
4.250	103.889	103.639	103.389
4.375	104.417	104.167	103.917
4.500	105.204	104.954	104.704
4.625	105.896	105.646	105.396
4.750	106.450	106.200	105.950
4.875	106.936	106.686	106.436
4.990	106.386	106.136	105.886
5.000	106.436	106.186	105.936
5.125	107.085	106.835	106.585
5.250	107.598	107.348	107.098

15 Year FHLMC

Rate	30 day	45 day	60 day
2.125	N/A	N/A	N/A
2.250	95.968	95.718	95.468
2.375	96.648	96.398	96.148
2.500	97.328	97.078	96.828
2.625	97.955	97.705	97.455
2.750	98.745	98.495	98.245
2.875	99.422	99.172	98.922
2.990	100.022	99.772	99.522
3.000	100.072	99.822	99.572
3.125	100.647	100.397	100.147
3.250	101.163	100.913	100.663
3.375	101.769	101.519	101.269
3.500	102.352	102.102	101.852
3.625	102.870	102.620	102.370
3.750	103.362	103.112	102.862
3.875	103.854	103.604	103.354
3.990	104.080	103.830	103.580
4.000	104.130	103.880	103.630
4.125	104.639	104.389	104.139
4.250	105.114	104.864	104.614

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

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60 Day Lock Exp.: 10/9/2015

prices are subject to change without notice
Release Time: 12:10 PM ET

W. Rate Sheet Dated: 8/10/2015

30/25 Year FHLMC HP & HPA

Rate	30 day	45 day	60 day
3.125	N/A	N/A	N/A
3.250	96.156	95.906	95.881
3.375	97.294	97.044	97.019
3.500	98.401	98.151	98.126
3.625	99.439	99.189	99.164
3.750	100.260	100.010	99.985
3.875	100.940	100.690	100.665
3.990	101.800	101.550	101.525
4.000	101.850	101.600	101.575
4.125	102.767	102.517	102.492
4.250	103.436	103.186	103.161
4.375	103.974	103.724	103.699
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4.750	106.018	105.768	105.743
4.875	106.500	106.250	106.225
4.990	106.894	106.644	106.619
5.000	106.944	106.694	106.669
5.125	107.665	107.415	107.390
5.250	108.196	107.946	107.921

20 Year FHLMC HP & HPA

Rate	30 day	45 day	60 day
3.125	N/A	N/A	N/A
3.250	97.851	97.601	97.351
3.375	98.790	98.540	98.290
3.500	99.698	99.448	99.198
3.625	100.560	100.310	100.060
3.750	101.263	101.013	100.763
3.875	101.883	101.633	101.383
3.990	102.454	102.204	101.954
4.000	102.504	102.254	102.004
4.125	103.279	103.029	102.779
4.250	103.889	103.639	103.389
4.375	104.417	104.167	103.917
4.500	105.204	104.954	104.704
4.625	105.896	105.646	105.396
4.750	106.450	106.200	105.950
4.875	106.936	106.686	106.436
4.990	106.386	106.136	105.886
5.000	106.436	106.186	105.936
5.125	107.085	106.835	106.585
5.250	107.598	107.348	107.098

15 Year FHLMC HP & HPA

Rate	30 day	45 day	60 day
2.125	N/A	N/A	N/A
2.250	95.968	95.718	95.468
2.375	96.648	96.398	96.148
2.500	97.328	97.078	96.828
2.625	97.955	97.705	97.455
2.750	98.745	98.495	98.245
2.875	99.422	99.172	98.922
2.990	100.022	99.772	99.522
3.000	100.072	99.822	99.572
3.125	100.647	100.397	100.147
3.250	101.163	100.913	100.663
3.375	101.769	101.519	101.269
3.500	102.352	102.102	101.852
3.625	102.870	102.620	102.370
3.750	103.362	103.112	102.862
3.875	103.854	103.604	103.354
3.990	104.080	103.830	103.580
4.000	104.130	103.880	103.630
4.125	104.639	104.389	104.139
4.250	105.114	104.864	104.614

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
	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
	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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W. Rate Sheet Dated: 8/10/2015 **Release Time:** 12:10 PM ET

30 Day Lock Exp.: 9/9/2015
45 Day Lock Exp.: 9/24/2015
60 Day Lock Exp.: 10/9/2015

Non-Conforming 30 year Fixed
Max Price After Adjustments 101.750

Rate	30 day	45 day	60 day
4.000	98.376	98.236	98.095
4.125	98.938	98.798	98.657
4.250	99.500	99.360	99.219
4.375	100.031	99.891	99.750
4.500	100.562	100.422	100.281
4.625	101.062	100.922	100.781
4.750	101.562	101.422	101.281
4.875	102.031	101.891	101.750
5.000	102.281	102.141	102.000
5.125	102.531	102.391	102.250
5.250	102.750	102.610	102.469
5.375	102.969	102.829	102.688

Non-Conforming 15 year Fixed
Max Price After Adjustments 101.250

Rate	30 day	45 day	60 day
3.375	98.588	98.463	98.338
3.500	99.018	98.893	98.768
3.625	99.455	99.315	99.174
3.750	99.908	99.783	99.658
3.875	100.314	100.189	100.064
4.000	100.689	100.564	100.439
4.125	101.002	100.877	100.752
4.250	101.283	101.158	101.033
4.375	101.471	101.346	101.221
4.500	101.596	101.471	101.346
4.625	101.721	101.596	101.471
4.750	101.784	101.659	101.534

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

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: 8/10/2015 **Release Time:** 12:10 PM ET

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

Alt-Option Ratio Terms & Pricing

Ratio 30 yr Fixed (AORP-30F)

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

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

Ratio 15 yr Fixed (AORP-15F)

Rate	30 day	45 day
6.125	100.196	100.043
6.250	100.441	100.282
6.375	100.686	100.522
6.500	100.931	100.762
6.625	101.176	101.001
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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

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

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

Income 15 yr Fixed (AOIP-15F)

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

Income FICO / LTV Price Adjustments

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

Income Price Adjustments

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

Lock Desk Policy

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Flood Certification = $10.00 FHA ID# - 1358600006

Full Lock Desk Policy Can Be Found Here | AFR Guidelines