



AMERICAN FINANCIAL RESOURCES, INC. WHOLESALE MORTGAGE DIVISION

American Financial Resources, 9 Sylvan Way, Parsippany, NJ 07054

www.AFRWholesale.com [AFR Rate Sheet Archive](#)

Lock Desk Phone: 1-877-588-2706

Lock Desk E-mail: Lockdesk@AFRWholesale.com

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

prices are subject to change without notice



W. Rate Sheet Dated: **1/21/2014**

Release Time:

10:00 AM ET

30 Day Lock Expiration:

2/20/2014

American Financial Resources, Inc. - Government Rates

[DU Refi Plus Rate Sheet](#)

[Conventional Rates](#)

[Open Access](#)

STANDARD GOVERNMENT PRODUCT

Government 30/25 Year Fixed FHA/VA/USDA 30 Day Pricing	
Rate	Base Price
3.750	101.190
3.875	101.690
4.000	102.390
4.125	102.490
4.250	104.346
4.375	104.731
4.500	105.346
4.625	105.446
4.750	106.640
4.875	107.040
5.000	107.640
5.125	107.740
5.250	107.890

Government 20 Year Fixed FHA/VA 30 Day Pricing	
Rate	Base Price
3.750	100.940
3.875	101.440
4.000	102.140
4.125	102.240
4.250	104.096
4.375	104.481
4.500	105.096
4.625	105.196
4.750	106.540
4.875	106.940
5.000	107.540
5.125	107.640
5.250	107.790

Government 15/10 Year Fixed FHA/VA 30 Day Pricing	
Rate	Base Price
3.250	100.218
3.375	100.478
3.500	100.728
3.625	100.803
3.750	102.371
3.875	102.671
4.000	103.221
4.125	103.271
4.250	103.715
4.375	104.015
4.500	104.565
4.625	104.615
4.750	104.415

FHA Only 5/1 Arm "Caps 1/1/5"	
Rate	Base Price
2.875	101.090
3.000	101.340
3.125	101.440
3.250	102.465
3.375	102.715
Margin = 2.250	Index = 0.110

Buyer's Bonus	
Gov Purchase Transactions	0.250
Buyer's Bonus excludes Specialty Government products.	

SPECIALTY GOVERNMENT PRODUCT - Manufactured Homes, all 203K, 203(h), VA IRRL

Specialty Gov. 30/25 Year Fixed FHA/VA/USDA 30 Day Pricing	
Rate	Base Price
3.750	100.690
3.875	101.190
4.000	101.890
4.125	101.990
4.250	103.846
4.375	104.231
4.500	104.846
4.625	104.946
4.750	106.140
4.875	106.540
5.000	107.140
5.125	107.240
5.250	107.390

Specialty Gov. 20 Year Fixed FHA/VA 30 Day Pricing	
Rate	Base Price
3.750	100.590
3.875	101.090
4.000	101.790
4.125	101.890
4.250	103.746
4.375	104.131
4.500	104.746
4.625	104.846
4.750	106.040
4.875	106.440
5.000	107.040
5.125	107.140
5.250	107.290

Specialty Gov. 15/10 Year Fixed FHA/VA 30 Day Pricing	
Rate	Base Price
3.250	99.718
3.375	99.978
3.500	100.228
3.625	100.303
3.750	101.871
3.875	102.171
4.000	102.721
4.125	102.771
4.250	103.215
4.375	103.515
4.500	104.065
4.625	104.115
4.750	103.915

OTC 30 & 15 Year Fixed		
Rate	OTC 30 yr. Base Price	OTC 15 yr. Base Price
3.000	N/A	N/A
3.500	N/A	98.594
4.000	99.715	101.087
4.500	102.671	102.431
5.000	104.965	N/A
Specialty FHA Only 5/1 Arm "Caps 1/1/5"		
Rate	Base Price	
2.875	100.590	
3.000	100.840	
3.125	100.940	
3.250	101.965	
3.375	102.215	
Margin = 2.250	Index = 0.110	

Specialty Adjustments

Manufactured Homes	-1.000
Full 203K / 203k(s) / 203(h)	-0.500
VA IRRL ≤ 100.00 LTV	0.000
VA IRRL > 100.00 LTV or No AVM	-0.750

GOVERNMENT ADJUSTMENTS - Applies to Standard and Specialty Government Programs

Government Loan Adjusters			
Adjusters	All Terms	Base Loan Amount Adjusters	All Terms
FICO 660 - 699	-0.250	\$0 - \$74,999	-2.000
FICO 640 - 659	-0.500	\$75,000 - \$124,999	-0.750
FICO 620 - 639	-0.750	\$125,000 - \$199,999	-0.375
NY	-0.250	High Balance	-2.000
AZ, CA, FL, GA, LA, MA, NJ, NV, UT	-0.150	Max USDA - GRH Rate Today:	1/21/2014 4.750%
Non Owner Occupancy	-2.000	Extension Options:	0.018 per calendar day
45 Day Lock	-0.250		
60 Day Lock	-0.500		

Lock Desk Policy

The initial expiration date of the lock will be disclosed on the lock confirmation. Locks may not be extended past 60 days from the initial lock date. 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 requested through AFR Live Pricing. Lock requests submitted to a client's AE or AM only will not be processed. The broker comp plan has to be deducted of the base rate shown is the loan priced is a lender paid file.

Flood Cert. = \$10.00

!!!No AFR Commitment Fee!!!

FHA ID# - 1358600006

[Full Lock Desk Policy Can Be Found Here](#)

[AFR Guidelines](#)

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American Financial Resources, Inc. - DU Refi Plus Rates

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DU Refi Plus 30/25 Year		
Rate	≤ 105% LTV	> 105% LTV
4.375	98.787	98.487
4.500	99.744	99.444
4.625	100.808	100.508
4.750	101.676	101.376
4.875	102.413	102.113
5.000	103.256	102.956
5.125	104.206	103.906
5.250	105.014	104.714
5.375	105.700	105.400
5.500	106.432	106.132

DU Refi Plus 15 Year		
Rate	≤ 105% LTV	> 105% LTV
3.875	101.014	100.539
4.000	101.847	101.372
4.125	102.480	102.005
4.250	102.996	102.521
4.375	103.511	103.036
4.500	104.027	103.552
4.625	104.304	103.829
4.750	104.468	103.993
4.875	104.632	104.157
5.000	104.796	104.321

DU Refi Plus 20 Year		
Rate	≤ 105% LTV	> 105% LTV
4.375	101.412	99.901
4.500	102.074	100.656
4.625	102.736	101.516
4.750	103.308	102.211
4.875	103.809	102.800
5.000	104.310	103.495
5.125	104.811	104.296
5.250	104.974	104.974
5.375	105.543	105.543
5.500	106.157	106.157

DU Refi Plus 10 Year		
Rate	≤ 105% LTV	> 105% LTV
3.875	102.793	101.014
4.000	103.152	101.847
4.125	103.479	102.480
4.250	103.792	102.996
4.375	104.104	103.511
4.500	104.417	104.027
4.625	104.618	104.304
4.750	104.767	104.468
4.875	104.915	104.632
5.000	105.063	104.796

Applicable for all mortgage with greater than 15 year terms										
LTV → FICO Score	<=	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	0.250	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
720 - 739	0.250	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
700 - 719	0.250	-0.500	-0.500	-0.500	-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 delivered to AFR in accordance with the Selling Guide

LTV Range										
Product Feature	<=	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%	97.01 - 105.00%	>105%
Investment property	-1.750	-1.750	-1.750	-3.000	-3.750	-3.750	-3.750	-3.750	-3.750	-3.750
High-LTV *										
30/25 yr.	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.500	-1.000	-1.000
20/15/10 yr.	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	

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

DU Refi Plus Adjusters		
Adjusters	30/25 yr	20/15/10 yr
EA1	-0.500	-0.500
EA2	-1.000	-1.000
EA3	-1.500	-1.500
DU/RP 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
45 Day Lock	-0.250	-0.250
60 Day Lock	-0.500	-0.500

Loan Level Price Adjuster Caps		
LLPA Cap	30/25 yr	20/15/10 yr
Owner Occupied LTV >80%	0.750	0.000
Investment & 2nd Home LTV ≤ 105%	2.000	2.000
Investment & 2nd Home LTV > 105%	2.000	1.500

Extension Options	0.018 per calendar day
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LLPA caps does not include EA level, State, High Balance, or DU/RP with MI adjustments.

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Flood Cert. = \$10.00	!!!No AFR Commitment Fee!!!
Full Lock Desk Policy Can Be Found Here	AFR Guidelines
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FHA ID# - 1358600006	



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30/25 year	
Rate	30 Day
4.250	100.465
4.375	101.246
4.500	102.133
4.625	103.126
4.750	103.867
4.875	104.432
4.990	105.054
5.000	105.104
5.125	105.881
5.250	106.522

20 year	
Rate	30 Day
4.125	101.406
4.250	102.150
4.375	102.812
4.500	103.474
4.625	104.136
4.750	104.708
4.875	105.209
4.990	105.660
5.000	105.710
5.125	106.211

15 year	
Rate	30 Day
4.000	104.207
4.125	104.724
4.250	105.083
4.375	105.443
4.500	105.802
4.625	106.018
4.750	106.167
4.875	106.315
4.990	106.413
5.000	106.463

10 year	
Rate	30 Day
4.000	104.552
4.125	104.879
4.250	105.192
4.375	105.504
4.500	105.817
4.625	106.018
4.750	106.167
4.875	106.315
4.990	106.413
5.000	106.463

30/25 year HB	
Rate	30 Day
4.000	97.112
4.125	98.265
4.250	99.203
4.375	100.032
4.500	100.966
4.625	102.006
4.750	102.728
4.875	103.222
4.990	103.774
5.000	103.824

15 year HB	
Rate	30 Day
4.125	102.764
4.250	102.998
4.375	103.233
4.500	103.467
4.625	103.622
4.750	103.739
4.875	103.856
4.990	103.923
5.000	103.973
5.125	104.091

Applicable for all mortgage with greater than 15 year terms								
LTV →	<=	60.01 -	70.01 -	75.01 -	80.01 -	85.01 -	90.01 -	95.01 -
FICO Score	60.00%	70.00%	75.00%	80.00%	85.00%	90.00%	95.00%	97.00%
>= 740	0.250	0.000	0.000	-0.250	-0.250	-0.250	-0.250	-0.250
720 - 739	0.250	0.000	-0.250	-0.500	-0.500	-0.500	-0.500	-0.500
700 - 719	0.250	-0.500	-0.750	-1.000	-1.000	-1.000	-1.000	-1.000
680 - 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	-1.000
660 - 679	0.000	-1.000	-2.000	-2.500	-2.750	-2.250	-2.250	-1.750
640 - 659	-0.500	-1.250	-2.500	-3.000	-3.250	-2.750	-2.750	-2.250
620 - 639	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.000
< 620 *	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.250

Loan Amount Adjusters	All Terms
\$0 - \$74,999	-2.000
\$75,000 - \$124,999	-0.750
\$125,000 - \$199,999	-0.375
\$200,000 - \$299,999	0.000
\$300,000 - \$417,000	0.000
\$417,000 + "see HB pricing"	0.000

* 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 →	<=	60.01 -	70.01 -	75.01 -	80.01 -	85.01 -	90.01 -	95.01 -	SFC
FICO Score	60.00%	70.00%	75.00%	80.00%	85.00%	90.00%	95.00%	97.00%	
>= 740	0.000	-0.250	-0.250	-0.500	-0.625	N/A	N/A	N/A	003
720 - 739	0.000	-0.625	-0.625	-0.750	-1.500	N/A	N/A	N/A	003
700 - 719	0.000	-0.625	-0.625	-0.750	-1.500	N/A	N/A	N/A	003
680 - 699	0.000	-0.750	-0.750	-1.375	-2.500	N/A	N/A	N/A	003
660 - 679	-0.250	-0.750	-0.750	-1.500	-2.500	N/A	N/A	N/A	003
640 - 659	-0.250	-1.250	-1.250	-2.250	-3.000	N/A	N/A	N/A	003
620 - 639	-0.250	-1.250	-1.250	-2.750	-3.000	N/A	N/A	N/A	003
< 620	-1.250	-2.250	-2.250	-2.750	-3.000	N/A	N/A	N/A	003

Other Adjusters	
Adjusters	All Terms
NY	-0.250
AZ, CA, FL, GA, LA, MA, NJ, NV, UT	-0.150
Escrow Waiver	-0.250
45 Day Lock	-0.250
60 Day Lock	-0.500

Product Feature	LTV Range							
	<=	60.01 -	70.01 -	75.01 -	80.01 -	85.01 -	90.01 -	95.01 -
	60.00%	70.00%	75.00%	80.00%	85.00%	90.00%	95.00%	97.00%
High-LTV *	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.500
Investment property	-1.750	-1.750	-1.750	-3.000	-3.750	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 yr.**	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750
High Balance Cash-Out	-1.000	N/A	N/A	N/A	N/A	N/A	N/A	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	

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

Extension Options	0.018 per calendar day
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[Conventional Rates](#)

[DU Refi Plus](#)

Open Access	
Rate	30 Year Fixed
4.125	97.591
4.250	98.178
4.375	99.123
4.500	100.029
4.625	100.868
4.750	102.369
4.875	103.344
5.000	104.192
5.125	105.022
5.250	105.731

Open Access	
Rate	20 Year Fixed
4.125	99.544
4.250	99.969
4.375	100.413
4.500	101.214
4.625	101.950
4.750	103.291
4.875	103.857
5.000	104.558
5.125	105.230
5.250	105.764

Open Access	
Rate	15 Year Fixed
3.125	97.055
3.250	97.651
3.375	98.421
3.500	99.170
3.625	99.785
3.750	100.241
3.875	100.884
4.000	101.604
4.125	102.206
4.250	103.429

Applicable for all mortgage with greater than 15 year terms						
LTV	<=	60.01 -	70.01 -	75.01 -	80.01 -	
FICO Score	60.00%	70.00%	75.00%	80.00%	85.00%	>85%
>= 740	0.250	0.000	0.000	-0.250	0.000	0.000
720 - 739	0.250	0.000	-0.250	-0.500	0.000	0.000
700 - 719	0.250	-0.500	-0.750	-1.000	-0.500	-0.500
680 - 699	0.000	-0.500	-1.250	-1.750	-1.000	-0.750
660 - 679	0.000	-1.000	-2.250	-2.750	-2.250	-1.750
640 - 659	-0.500	-1.250	-2.750	-3.000	-2.750	-2.250
620 - 639	-0.500	-1.500	-3.000	-3.000	-2.750	-2.750
< 620 *	-0.500	-1.500	-3.000	-3.000	-2.750	-2.750

Open Access Mortgages with Subordinate Financing *			
LTV Range	TLTV Range	FICO < 720	FICO => 720
≤ 65%	>80% & ≤95%	-0.500	-0.250
>65% & ≤75%	>80% & ≤95%	-0.750	-0.500
>75% & ≤ 80%	>76% & ≤90%	-1.000	-0.750
>75% & ≤ 80%	>90% & ≤95%	-1.000	-0.750
>80% & ≤90%	>81% & ≤95%	-1.000	-0.500
>90% & ≤95%	>90% & ≤95%	-0.500	-0.250
Any	>95.00%	-1.500	

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

Product Feature	LTV Range									
	<=	60.01 -	70.01 -	75.01 -	80.01 -	85.01 -	90.01 -	95.01 -	97.01 -	>105%
Investment property	60.00%	70.00%	75.00%	80.00%	85.00%	90.00%	95.00%	97.00%	105.00%	
	-1.750	-1.750	-1.750	-3.000	-3.750	-3.750	-3.750	-3.750	-3.750	-3.750
High-LTV *										
30 yr.	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.500	-1.000	-2.000
20/15 yr.	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.500	-1.000	-2.000
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	-1.500	-2.000	-2.000	-2.000	-2.000	-2.000

Open Access Adjusters		
Adjusters	30 yr	20/15 yr
High Balance	-2.500	-2.500
Condo	-0.750	-0.750
Manufactured	-1.000	-1.000
NY	-0.250	-0.250
AZ, CA, FL, GA, LA, MA, NJ, NV, UT	-0.150	-0.150
45 Day Lock	-0.250	-0.250
60 Day Lock	-0.500	-0.500

Relief Refinance Mortgage Delivery Fee Cap		
RRMDFC	30 yr	20/15 yr
Investment	2.000	2.000
Owner Occ. & Second Home ≤ 80%	2.000	2.000
Owner Occ. & Second Home > 80%	0.750	0.000
Extension Options		
0.018 per calendar day		

Delivery Fee Caps do not include State, High Balance, Extension fees, 45 & 60 day locks.

Lock Desk Policy

The initial expiration date of the lock will be disclosed on the lock confirmation. Locks may not be extended past 60 days from the initial lock date. 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 requested through AFR Live Pricing. Lock requests submitted to a client's AE or AM only will not be processed. The broker comp plan has to be deducted of the base rate shown is the loan priced is a lender paid file.

Flood Cert. = \$10.00

!!!No AFR Commitment Fee!!!

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.