



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: **1/22/2014**

Release Time:

10:00 AM ET

30 Day Lock Expiration:

2/21/2014

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	101.143
3.875	101.643
4.000	102.343
4.125	102.443
4.250	104.315
4.375	104.700
4.500	105.315
4.625	105.415
4.750	106.546
4.875	106.946
5.000	107.546
5.125	107.646
5.250	107.796

Government 20 Year Fixed FHA/VA 30 Day Pricing	
Rate	Base Price
3.750	100.893
3.875	101.393
4.000	102.093
4.125	102.193
4.250	104.065
4.375	104.450
4.500	105.065
4.625	105.165
4.750	106.446
4.875	106.846
5.000	107.446
5.125	107.546
5.250	107.696

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	100.643
3.875	101.143
4.000	101.843
4.125	101.943
4.250	103.815
4.375	104.200
4.500	104.815
4.625	104.915
4.750	106.046
4.875	106.446
5.000	107.046
5.125	107.146
5.250	107.296

Specialty Gov. 20 Year Fixed FHA/VA 30 Day Pricing	
Rate	Base Price
3.750	100.543
3.875	101.043
4.000	101.743
4.125	101.843
4.250	103.715
4.375	104.100
4.500	104.715
4.625	104.815
4.750	105.946
4.875	106.346
5.000	106.946
5.125	107.046
5.250	107.196

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	99.668	101.087
4.500	102.640	102.431
5.000	104.871	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:	1/22/2014 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

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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	98.712	98.412
4.500	99.669	99.369
4.625	100.732	100.432
4.750	101.600	101.300
4.875	102.337	102.037
5.000	103.180	102.880
5.125	104.130	103.830
5.250	104.920	104.620
5.375	105.572	105.272
5.500	106.265	105.965

DU Refi Plus 15 Year		
Rate	≤ 105% LTV	> 105% LTV
3.875	100.954	100.479
4.000	101.777	101.302
4.125	102.417	101.942
4.250	102.949	102.474
4.375	103.480	103.005
4.500	104.012	103.537
4.625	104.258	103.783
4.750	104.369	103.894
4.875	104.481	104.006
5.000	104.593	104.118

DU Refi Plus 20 Year		
Rate	≤ 105% LTV	> 105% LTV
4.375	101.337	99.826
4.500	101.999	100.580
4.625	102.660	101.440
4.750	103.232	102.136
4.875	103.733	102.724
5.000	104.235	103.419
5.125	104.736	104.221
5.250	104.880	104.880
5.375	105.414	105.414
5.500	105.990	105.990

DU Refi Plus 10 Year		
Rate	≤ 105% LTV	> 105% LTV
4.000	103.081	101.777
4.125	103.416	102.417
4.250	103.745	102.949
4.375	104.073	103.480
4.500	104.402	104.012
4.625	104.572	104.258
4.750	104.668	104.369
4.875	104.764	104.481
5.000	104.860	104.593
5.125	104.956	104.956

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!!!
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FHA ID# - 1358600006	



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30/25 year	
Rate	30 Day
4.250	100.390
4.375	101.171
4.500	102.058
4.625	103.051
4.750	103.791
4.875	104.356
4.990	104.978
5.000	105.028
5.125	105.806
5.250	106.428

20 year	
Rate	30 Day
4.125	101.335
4.250	102.075
4.375	102.737
4.500	103.399
4.625	104.060
4.750	104.632
4.875	105.133
4.990	105.585
5.000	105.635
5.125	106.136

15 year	
Rate	30 Day
4.125	104.661
4.250	105.036
4.375	105.411
4.500	105.787
4.625	105.972
4.750	106.068
4.875	106.164
4.990	106.210
5.000	106.260
5.125	106.356

10 year	
Rate	30 Day
4.125	104.816
4.250	105.145
4.375	105.473
4.500	105.802
4.625	105.972
4.750	106.068
4.875	106.164
4.990	106.210
5.000	106.260
5.125	106.356

30/25 year HB	
Rate	30 Day
4.000	97.049
4.125	98.194
4.250	99.129
4.375	99.956
4.500	100.890
4.625	101.930
4.750	102.652
4.875	103.147
4.990	103.698
5.000	103.748

15 year HB	
Rate	30 Day
4.125	102.701
4.250	102.951
4.375	103.201
4.500	103.452
4.625	103.576
4.750	103.641
4.875	103.706
4.990	103.720
5.000	103.770
5.125	103.835

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

LTV Range								
Product Feature	<=	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	97.473
4.250	98.062
4.375	99.006
4.500	99.911
4.625	100.749
4.750	102.248
4.875	103.273
5.000	104.119
5.125	104.948
5.250	105.656

Open Access	
Rate	20 Year Fixed
4.125	99.176
4.250	99.600
4.375	100.094
4.500	100.895
4.625	101.628
4.750	102.967
4.875	104.038
5.000	104.737
5.125	105.407
5.250	105.938

Open Access	
Rate	15 Year Fixed
3.125	96.923
3.250	97.613
3.375	98.383
3.500	99.131
3.625	99.745
3.750	100.200
3.875	100.830
4.000	101.548
4.125	102.150
4.250	103.372

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
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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.