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

Home of the $0 Fee Loan

prices are subject to change without notice

W. Rate Sheet Dated: 2/4/2014 **Release Time:** 10:00 AM ET **30 Day Lock Expiration:** 3/6/2014

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	101.981
3.875	102.481
4.000	103.181
4.125	103.281
4.250	104.934
4.375	105.319
4.500	105.934
4.625	106.034
4.750	107.056
4.875	107.456
5.000	108.056
5.125	108.156
5.250	108.306

Government 20 Year Fixed — FHA/VA 30 Day Pricing

Rate	Base Price
3.750	101.731
3.875	102.231
4.000	102.931
4.125	103.031
4.250	104.684
4.375	105.069
4.500	105.684
4.625	105.784
4.750	106.956
4.875	107.356
5.000	107.956
5.125	108.056
5.250	108.206

Government 15/10 Year Fixed — FHA/VA 30 Day Pricing

Rate	Base Price
3.250	99.868
3.375	100.128
3.500	100.378
3.625	100.453
3.750	102.021
3.875	102.321
4.000	102.871
4.125	102.921
4.250	103.365
4.375	103.665
4.500	104.215
4.625	104.265
4.750	104.415

FHA Only 5/1 Arm "Caps 1/1/5"

Rate	Base Price
2.875	100.740
3.000	100.990
3.125	101.090
3.250	102.365
3.375	102.615
Margin = 2.250	Index = 0.100

Buyer's Bonus

Gov Purchase Transactions	0.250

Buyer's Bonus excludes Specialty Government products.

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

Specialty Gov. 30/25 Year Fixed — FHA/VA/USDA 30 Day Pricing

Rate	Base Price
3.750	101.381
3.875	101.881
4.000	102.581
4.125	102.681
4.250	104.334
4.375	104.719
4.500	105.334
4.625	105.434
4.750	106.456
4.875	106.856
5.000	107.456
5.125	107.556
5.250	107.706

Specialty Gov. 20 Year Fixed — FHA/VA 30 Day Pricing

Rate	Base Price
3.750	101.281
3.875	101.781
4.000	102.481
4.125	102.581
4.250	104.234
4.375	104.619
4.500	105.234
4.625	105.334
4.750	106.356
4.875	106.756
5.000	107.356
5.125	107.456
5.250	107.606

Specialty Gov. 15/10 Year Fixed — FHA/VA 30 Day Pricing

Rate	Base Price
3.250	99.268
3.375	99.528
3.500	99.778
3.625	99.853
3.750	101.421
3.875	101.721
4.000	102.271
4.125	102.321
4.250	102.765
4.375	103.065
4.500	103.615
4.625	103.665
4.750	103.815

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	98.144
4.000	100.406	100.637
4.500	103.159	101.981
5.000	105.281	N/A

Specialty FHA Only 5/1 Arm "Caps 1/1/5"

Rate	Base Price
2.875	100.140
3.000	100.390
3.125	100.490
3.250	101.765
3.375	102.015
Margin = 2.250	Index = 0.100

Specialty Adjustements

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
FICO 660 - 699	-0.250
FICO 640 - 659	-0.500
FICO 620 - 639	-0.750
NY	-0.250
AZ, CA, FL, GA, LA, MA, NJ, NV, UT	-0.150
Non Owner Occupancy	-2.000
45 Day Lock	-0.250
60 Day Lock	-0.500

Base Loan Amount Adjusters	All Terms
$0 - $74,999	-2.000
$75,000 - $124,999	-0.750
$125,000 - $199,999	-0.375
High Balance	-2.000

Max USDA - GRH Rate Today:	2/4/2014	4.750%
Extension Options:	0.018 per calendar day	

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Flood Cert. = $10.00 **!!!No AFR Commitment Fee!!!** FHA ID# - 1358600006

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American Financial Resources, Inc. - DU Refi Plus Rates

Government Rate Sheet | Conventional Rates | Open Access

DU Refi Plus 30/25 Year		
Rate	≤ 105% LTV	> 105% LTV
4.625	101.278	100.978
4.750	102.065	101.765
4.875	102.735	102.435
5.000	103.499	103.199
5.125	104.356	104.056
5.250	105.092	104.792
5.375	105.723	105.423
5.500	106.393	106.093
5.625	106.643	106.343
5.750	106.893	106.593

DU Refi Plus 15 Year		
Rate	≤ 105% LTV	> 105% LTV
4.250	102.853	102.378
4.375	103.300	102.825
4.500	103.711	103.236
4.625	103.913	103.438
4.750	104.022	103.547
4.875	104.132	103.657
5.000	104.241	103.766
5.125	104.351	103.876
5.250	104.601	104.126
5.375	104.851	104.376

DU Refi Plus 20 Year		
Rate	≤ 105% LTV	> 105% LTV
4.500	102.269	101.226
4.625	102.873	101.986
4.750	103.414	102.601
4.875	103.906	103.122
5.000	104.398	103.737
5.125	104.446	104.446
5.250	105.051	105.051
5.375	105.565	105.565
5.500	105.815	105.815
5.625	106.065	106.065

DU Refi Plus 10 Year		
Rate	≤ 105% LTV	> 105% LTV
4.250	103.511	102.378
4.375	103.792	102.825
4.500	104.074	103.236
4.625	104.227	103.438
4.750	104.321	103.547
4.875	104.415	103.657
5.000	104.509	103.766
5.125	104.602	103.876
5.250	104.852	104.852
5.375	105.102	105.102

Applicable for all mortgage with greater than 15 year terms										
LTV → / FICO Score	<= 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	0.250	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

Product Feature	LTV Range									
	<= 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%	97.01 - 105.00%	>105%
Investment property	-1.750	-1.750	-1.750	-3.000	-3.750	-3.750	-3.750	-3.750	-3.750	-3.750
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
Condomimium	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

LLPA caps does not include EA level, State, High Balance, or DU/RP with MI adjustments.

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American Financial Resources, Inc. - Conventional Rates

Government Rate Sheet DU Refi Plus Rate Sheet Open Access

30/25 year Rate	30 Day	20 year Rate	30 Day	15 year Rate	30 Day	10 year Rate	30 Day	30/25 year HB Rate	30 Day	15 year HB Rate	30 Day
4.375	101.907	4.250	102.462	4.000	104.142	4.125	104.630	4.000	98.045	4.250	102.855
4.500	102.704	4.375	103.066	4.125	104.614	4.250	104.911	4.125	99.094	4.375	103.021
4.625	103.596	4.500	103.669	4.250	104.940	4.375	105.192	4.250	99.945	4.500	103.151
4.750	104.257	4.625	104.273	4.375	105.231	4.500	105.474	4.375	100.693	4.625	103.231
4.875	104.754	4.750	104.814	4.500	105.486	4.625	105.627	4.500	101.536	4.750	103.294
4.990	105.296	4.875	105.306	4.625	105.627	4.750	105.721	4.625	102.476	4.875	103.356
5.000	105.346	4.990	105.748	4.750	105.721	4.875	105.815	4.750	103.117	4.990	103.369
5.125	106.031	5.000	105.798	4.875	105.815	4.990	105.859	4.875	103.545	5.000	103.419
5.250	106.281	5.125	106.048	4.990	105.859	5.000	105.909	5.000	103.795	5.125	103.669
5.375	106.531	5.250	106.298	5.000	105.909	5.125	106.002	5.125	104.045	5.250	103.919

Applicable for all mortgage with greater than 15 year terms

LTV → / FICO Score	<= 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	0.250	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

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

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

Cash-Out Refinance

LTV → / FICO Score	<= 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%	SFC
>= 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 <= 60.00%	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	-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	

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Government Rate Sheet | Conventional Rates | DU Refi Plus

Open Access	
Rate	**30 Year Fixed**
4.125	98.438
4.250	98.779
4.375	99.705
4.500	100.581
4.625	101.387
4.750	102.858
4.875	103.501
5.000	104.320
5.125	105.126
5.250	105.816

Open Access	
Rate	**20 Year Fixed**
4.125	100.064
4.250	100.461
4.375	100.586
4.500	101.357
4.625	102.051
4.750	103.355
4.875	104.078
5.000	104.740
5.125	105.375
5.250	105.872

Open Access	
Rate	**15 Year Fixed**
3.125	97.578
3.250	98.040
3.375	98.801
3.500	99.533
3.625	100.128
3.750	100.568
3.875	100.880
4.000	101.584
4.125	102.175
4.250	103.388

Applicable for all mortgage with greater than 15 year terms						
LTV / **FICO Score**	<= 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 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 <= 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%	97.01 - 105.00%	>105%
Investment property	-1.750	-1.750	-1.750	-3.000	-3.750	-3.750	-3.750	-3.750	-3.750	-3.750
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.