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: 2/11/2014   **Release Time:** 10:00 AM ET   **30 Day Lock Expiration:** 3/13/2014

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	101.462
3.875	101.962
4.000	102.662
4.125	102.762
4.250	104.743
4.375	105.128
4.500	105.743
4.625	105.843
4.750	107.131
4.875	107.531
5.000	108.131
5.125	108.231
5.250	108.381

Government 20 Year Fixed FHA/VA 30 Day Pricing	
Rate	Base Price
3.750	101.212
3.875	101.712
4.000	102.412
4.125	102.512
4.250	104.493
4.375	104.878
4.500	105.493
4.625	105.593
4.750	107.031
4.875	107.431
5.000	108.031
5.125	108.131
5.250	108.281

Government 15/10 Year Fixed FHA/VA 30 Day Pricing	
Rate	Base Price
3.250	100.568
3.375	100.828
3.500	101.078
3.625	101.153
3.750	102.721
3.875	103.021
4.000	103.571
4.125	103.621
4.250	104.065
4.375	104.365
4.500	104.915
4.625	104.965
4.750	105.115

FHA Only 5/1 Arm "Caps 1/1/5"	
Rate	Base Price
2.875	100.690
3.000	100.940
3.125	101.040
3.250	102.315
3.375	102.565
Margin = 2.250	Index = 0.130

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	100.862
3.875	101.362
4.000	102.062
4.125	102.162
4.250	104.143
4.375	104.528
4.500	105.143
4.625	105.243
4.750	106.531
4.875	106.931
5.000	107.531
5.125	107.631
5.250	107.781

Specialty Gov. 20 Year Fixed FHA/VA 30 Day Pricing	
Rate	Base Price
3.750	100.762
3.875	101.262
4.000	101.962
4.125	102.062
4.250	104.043
4.375	104.428
4.500	105.043
4.625	105.143
4.750	106.431
4.875	106.831
5.000	107.431
5.125	107.531
5.250	107.681

Specialty Gov. 15/10 Year Fixed FHA/VA 30 Day Pricing	
Rate	Base Price
3.250	99.968
3.375	100.228
3.500	100.478
3.625	100.553
3.750	102.121
3.875	102.421
4.000	102.971
4.125	103.021
4.250	103.465
4.375	103.765
4.500	104.315
4.625	104.365
4.750	104.515

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	98.844
4.000	99.887	101.337
4.500	102.968	102.681
5.000	105.356	N/A

Specialty FHA Only 5/1 Arm "Caps 1/1/5"	
Rate	Base Price
2.875	100.090
3.000	100.340
3.125	100.440
3.250	101.715
3.375	101.965
Margin = 2.250	Index = 0.130

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:	2/11/2014	4.750%
Extension Options:	0.018 per calendar day	

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

Government Rate Sheet Conventional Rates Open Access

DU Refi Plus 30/25 Year

Rate	≤ 105% LTV	> 105% LTV
4.500	102.046	99.828
4.625	103.050	100.933
4.750	103.810	101.878
4.875	104.386	102.703
5.000	105.039	103.606
5.125	105.770	104.587
5.250	106.020	105.307
5.375	106.270	105.816
5.500	N/A	106.066
5.625	N/A	106.316

DU Refi Plus 15 Year

Rate	≤ 105% LTV	> 105% LTV
4.250	104.883	102.460
4.375	105.192	102.926
4.500	105.463	103.353
4.625	105.575	103.526
4.750	105.617	103.583
4.875	105.659	103.641
5.000	105.702	103.699
5.125	105.744	103.757
5.250	105.994	104.007
5.375	106.244	104.257

DU Refi Plus 20 Year

Rate	≤ 105% LTV	> 105% LTV
4.500	102.010	100.959
4.625	102.721	101.830
4.750	103.344	102.545
4.875	103.899	103.143
5.000	104.454	103.820
5.125	104.574	104.574
5.250	105.194	105.194
5.375	105.703	105.703
5.500	105.953	105.953
5.625	106.203	106.203

DU Refi Plus 10 Year

Rate	≤ 105% LTV	> 105% LTV
4.250	103.590	102.460
4.375	103.890	102.926
4.500	104.190	103.353
4.625	104.315	103.526
4.750	104.357	103.583
4.875	104.399	103.641
5.000	104.442	103.699
5.125	104.484	103.757
5.250	104.734	104.734
5.375	104.984	104.984

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		20 year		15 year		10 year		30/25 year HB		15 year HB	
Rate	30 Day	Rate	30 Day	Rate	30 Day	Rate	30 Day	Rate	30 Day	Rate	30 Day
4.375	101.539	4.250	101.988	3.250	100.266	2.875	99.931	4.250	99.453	4.375	103.122
4.500	102.436	4.375	102.699	3.375	101.043	2.990	100.571	4.375	100.227	4.500	103.268
4.625	103.440	4.500	103.410	3.500	101.881	3.000	100.621	4.500	101.109	4.625	103.319
4.750	104.200	4.625	104.121	3.625	102.401	3.125	101.182	4.625	102.097	4.750	103.330
4.875	104.776	4.750	104.744	3.750	102.856	3.250	101.682	4.750	102.811	4.875	103.341
4.990	105.379	4.875	105.299	3.875	103.448	3.375	102.182	4.875	103.316	4.990	103.302
5.000	105.429	4.990	105.804	3.990	104.126	3.500	102.682	4.990	103.849	5.000	103.352
5.125	106.160	5.000	105.854	4.000	104.176	3.625	103.122	5.000	103.899	5.125	103.363
5.250	106.410	5.125	106.104	4.125	104.676	3.750	103.533	5.125	104.149	5.250	103.613
5.375	106.660	5.250	106.354	4.250	105.023	3.875	103.944	5.250	104.399	5.375	103.863

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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Extension Options	0.018 per calendar day

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American Financial Resources, Inc. - Open Access Rates

Government Rate Sheet Conventional Rates DU Refi Plus

Open Access	
Rate	30 Year Fixed
4.125	97.967
4.250	98.621
4.375	99.559
4.500	100.435
4.625	101.267
4.750	102.759
4.875	103.800
5.000	104.413
5.125	105.240
5.250	105.947

Open Access	
Rate	20 Year Fixed
4.125	99.435
4.250	99.847
4.375	100.592
4.500	101.349
4.625	102.086
4.750	103.414
4.875	104.057
5.000	104.742
5.125	105.405
5.250	105.929

Open Access	
Rate	15 Year Fixed
3.125	97.376
3.250	97.915
3.375	98.681
3.500	99.425
3.625	100.027
3.750	100.474
3.875	100.942
4.000	101.654
4.125	102.250
4.250	103.470

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

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

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	

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.