



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: **5/8/2014**

Release Time:

10:00 AM ET

30 Day Lock Expiration:

6/9/2014

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	102.631
3.875	103.131
4.000	103.831
4.125	103.931
4.250	105.490
4.375	105.875
4.500	106.490
4.625	106.590
4.750	107.596
4.875	107.996
5.000	108.596
5.125	108.696
5.250	108.846

Government 20 Year Fixed FHA/VA 30 Day Pricing	
Rate	Base Price
3.750	102.381
3.875	102.881
4.000	103.581
4.125	103.681
4.250	105.240
4.375	105.625
4.500	106.240
4.625	106.340
4.750	107.496
4.875	107.896
5.000	108.496
5.125	108.596
5.250	108.746

Government 15/10 Year Fixed FHA/VA 30 Day Pricing	
Rate	Base Price
3.250	102.778
3.375	103.078
3.500	103.328
3.625	103.478
3.750	104.602
3.875	104.902
4.000	105.152
4.125	105.302
4.250	105.208
4.375	105.508
4.500	105.758
4.625	105.908
4.750	105.908

FHA Only 5/1 Arm "Caps 1/1/5"	
Rate	Base Price
2.875	100.571
3.000	100.821
3.125	100.921
3.250	101.821
3.375	102.071
Margin = 2.250 Index = 0.100	

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 IRRRL

Specialty Gov. 30/25 Year Fixed FHA/VA/USDA 30 Day Pricing	
Rate	Base Price
3.750	101.731
3.875	102.231
4.000	102.931
4.125	103.031
4.250	104.590
4.375	104.975
4.500	105.590
4.625	105.690
4.750	106.696
4.875	107.096
5.000	107.696
5.125	107.796
5.250	107.946

Specialty Gov. 20 Year Fixed FHA/VA 30 Day Pricing	
Rate	Base Price
3.750	101.631
3.875	102.131
4.000	102.831
4.125	102.931
4.250	104.490
4.375	104.875
4.500	105.490
4.625	105.590
4.750	106.596
4.875	106.996
5.000	107.596
5.125	107.696
5.250	107.846

Specialty Gov. 15/10 Year Fixed FHA/VA 30 Day Pricing	
Rate	Base Price
3.250	101.978
3.375	102.278
3.500	102.528
3.625	102.678
3.750	103.802
3.875	104.102
4.000	104.352
4.125	104.502
4.250	104.408
4.375	104.708
4.500	104.958
4.625	105.108
4.750	105.108

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	100.894
4.000	100.756	102.718
4.500	103.415	103.324
5.000	105.521	N/A
Specialty FHA Only 5/1 Arm "Caps 1/1/5"		
Rate	Base Price	
2.875	99.871	
3.000	100.121	
3.125	100.221	
3.250	101.121	
3.375	101.371	
Margin = 2.250		Index = 0.100

Specialty Adjustments

Manufactured Homes	-1.000
Full 203K / 203k(s) / 203(h)	-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

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	-1.000
AZ, CA, FL, GA, LA, MA, NJ, NV, UT	-0.150	Max USDA - GRH Rate Today:	5/8/2014 4.500%
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

[Government Rate Sheet](#)

[Conventional Rates](#)

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DU Refi Plus 30/25 Year		
Rate	≤ 105% LTV	> 105% LTV
4.125	100.411	98.345
4.250	101.243	99.286
4.375	101.846	99.998
4.500	102.601	100.862
4.625	103.507	101.878
4.750	104.236	102.791
4.875	104.733	103.554
5.000	105.325	104.411
5.125	105.575	104.661
5.250	105.825	104.911

DU Refi Plus 15 Year		
Rate	≤ 105% LTV	> 105% LTV
3.500	102.082	99.568
3.625	102.628	100.210
3.750	102.996	100.608
3.875	103.477	101.121
4.000	104.073	101.748
4.125	104.490	102.286
4.250	104.681	102.680
4.375	104.854	103.056
4.500	105.007	103.306
4.625	105.257	103.556

DU Refi Plus 20 Year		
Rate	≤ 105% LTV	> 105% LTV
4.375	102.180	101.391
4.500	102.805	102.005
4.625	103.430	102.771
4.750	103.992	103.396
4.875	104.484	103.831
5.000	104.360	104.360
5.125	104.984	104.984
5.250	105.616	105.616
5.375	105.866	105.866
5.500	106.116	106.116

DU Refi Plus 10 Year		
Rate	≤ 105% LTV	> 105% LTV
4.125	103.216	102.286
4.250	103.388	102.680
4.375	103.561	103.056
4.500	103.734	103.412
4.625	103.820	103.558
4.750	103.825	103.516
4.875	103.830	103.474
5.000	103.835	103.432
5.125	104.085	104.085
5.250	104.335	104.335

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!!!
FHA ID# - 1358600006	
Full Lock Desk Policy Can Be Found Here	AFR Guidelines
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American Financial Resources, Inc. - Conventional Rates

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30/25 year	
Rate	30 Day
4.250	102.143
4.375	102.746
4.500	103.501
4.625	104.407
4.750	105.136
4.875	105.633
4.990	106.175
5.000	106.225
5.125	106.475
5.250	106.725

20 year	
Rate	30 Day
4.000	101.990
4.125	102.763
4.250	103.465
4.375	104.090
4.500	104.715
4.625	105.340
4.750	105.902
4.875	106.394
5.000	106.644
5.125	106.894

15 year	
Rate	30 Day
3.125	100.681
3.250	101.282
3.375	101.966
3.500	102.732
3.625	103.278
3.750	103.646
3.875	104.127
3.990	104.673
4.000	104.723
4.125	105.140

10 year	
Rate	30 Day
2.750	100.346
2.875	100.994
2.990	101.592
3.000	101.642
3.125	102.174
3.250	102.598
3.375	103.022
3.500	103.446
3.625	103.830
3.750	104.176

30/25 year HB	
Rate	30 Day
4.000	98.991
4.125	100.063
4.250	100.891
4.375	101.502
4.500	102.264
4.625	103.178
4.750	103.896
4.875	104.362
5.000	104.612
5.125	104.862

15 year HB	
Rate	30 Day
4.250	103.536
4.375	103.575
4.500	103.596
4.625	103.588
4.750	103.562
4.875	103.536
4.990	103.460
5.000	103.510
5.125	103.760
5.250	104.010

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

* A minimum required 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 →	<=	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.

Lender Paid MI Adjustments (cumulative with above adjustments)

LPMI AdjustTerms > 20yr & All Manufactured			
LTV	<=	85.01 -	90.01 -
FICO Score	85.00%	90.00%	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 Terms <= 20yr			
LTV	<=	85.01 -	90.01 -
FICO Score	85.00%	90.00%	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	720-739	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 <= 25yr	0.180	0.180	0.280

* Does not apply in HI

Extension Options	0.018 per calendar day
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Open Access	
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4.250	100.769
4.375	101.245
4.500	102.159
4.625	103.023
4.750	104.023
4.875	105.056
5.000	105.529
5.125	106.349
5.250	106.623

Open Access	
Rate	20 Year Fixed
4.125	100.891
4.250	101.813
4.375	102.338
4.500	102.743
4.625	103.511
4.750	103.696
4.875	104.696
5.000	105.190
5.125	105.647
5.250	106.940

Open Access	
Rate	15 Year Fixed
3.125	99.191
3.250	99.487
3.375	100.210
3.500	100.930
3.625	101.471
3.750	102.240
3.875	102.698
4.000	103.149
4.125	103.681
4.250	104.289

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

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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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prices are subject to change without notice

W. Rate Sheet Dated: **5/8/2014**

Release Time

10:00 AM ET

American Financial Resources, Inc. - AFR Jumbo Fixed Products & Pricing

Max Price after Adjustments 101.750

Max Price after Adjustments 101.250

Non-Conforming 30yr Fixed			
Rate	30 Day	45 Day	60 Day
4.000	98.481	98.309	98.137
4.125	99.168	98.996	98.824
4.250	100.534	100.362	100.190
4.375	101.221	101.049	100.877
4.500	101.721	101.549	101.377
4.625	102.221	102.049	101.877
4.750	102.659	102.487	102.315
4.875	103.026	102.847	102.667
5.000	103.370	103.191	103.011
5.125	103.683	103.504	103.324
5.250	103.964	103.785	103.605
5.375	104.214	104.035	103.855

Non-Conforming 15yr Fixed			
Rate	30 Day	45 Day	60 Day
3.250	98.660	98.520	98.379
3.375	99.160	99.020	98.879
3.500	99.676	99.551	99.426
3.625	100.113	99.988	99.863
3.750	100.488	100.363	100.238
3.875	100.801	100.676	100.551
4.000	101.082	100.957	100.832
4.125	101.270	101.145	101.020
4.250	101.395	101.270	101.145
4.375	101.520	101.395	101.270
4.500	101.583	101.458	101.333
4.625	101.646	101.521	101.396

Risk Based Price Adjustments - AFR Jumbo Fixed						
FICO	LTVCLTV	<= 60.00%	60.01 - 65.00%	65.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%
>=780		0.600	0.500	0.450	0.000	-0.250
760-779		0.600	0.500	0.300	-0.150	-0.375
740-759		0.600	0.500	0.100	-0.300	-0.500
720-739		0.500	0.450	0.000	-0.450	-0.850
700-719		0.400	0.300	-0.200	-0.750	-1.250*
680-699		0.300*	0.200*	-0.500*	-1.000*	-1.500*
Loan Balance						
<= \$500,000		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
\$1,000,001 - \$1,500,000		0.000	0.000	-0.125	-0.250	-0.375*
\$1,500,001 - \$2,000,000		0.000	0.000	-0.250	-0.375*	-0.500*
\$2,000,001 - \$2,500,000		-0.125*	-0.250*	-0.375*	N/A	N/A
\$2,500,001 - \$3,000,000		-0.125*	-0.250*	N/A	N/A	N/A
Occupancy						
Second Home		-0.150	-0.200	-0.300	-0.450	N/A
Property Types						
Condos		0.000	0.000	-0.125	-0.125	-0.125
State Adjustments						
AZ		0.000	0.000	0.000	-0.250	-0.250
FL		0.000	0.000	0.000	-0.250	-0.250
MI		0.000	0.000	0.000	-0.375	-0.375
NV		0.000	0.000	0.000	-0.375	-0.375
Other Adjustments						
Cash-Out		-0.250	-0.300	-0.500	N/A	N/A
DTI >40		0.000	0.000	0.000	-0.125	-0.125
No Escrow		-0.100	-0.100	-0.100	-0.100	-0.100
Purchase		0.250	0.250	0.250	0.375	0.375

* Please see High Reserve Guidelines

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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[AFR Guidelines](#)

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AMERICAN FINANCIAL RESOURCES, INC. WHOLESALE MORTGAGE DIVISION

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

www.AFRWholesale.com

Lock Desk Phone:

Lock Desk E-mail:

Lock Desk Hours:

[AFR Rate Sheet Archive](#)

1-877-588-2706

Lockdesk@AFRWholesale.com

10:00am ET - 7:00pm ET

W. Rate Sheet For: **5/8/2014**

prices are subject to change without notice

Release Time **10:00 AM ET**

Jumbo ARM Products & Pricing

Max price before comp on lender paid files is 101.750

Max price before comp on lender paid files is 101.750

Jumbo 5/1 ARM Full Doc	
Rate	30 Day Price
3.000	98.950
3.125	99.450
3.250	99.950
3.375	100.200
3.500	100.450
3.625	100.700
3.750	100.950
3.875	101.200
4.000	101.450

Jumbo 7/1 ARM Full Doc	
Rate	30 Day Price
3.500	98.950
3.625	99.450
3.750	99.950
3.875	100.200
4.000	100.450
4.125	100.700
4.250	100.950
4.375	101.200
4.500	101.450

E-Z Doc 5/1 Arm	
Rate	30 Day Price
4.250	98.950
4.375	99.450
4.500	99.950
4.625	100.200
4.750	100.450
4.875	100.700
5.000	100.950
5.125	101.200
5.250	101.450

E-Z Doc 7/1 Arm	
Rate	30 Day Price
4.750	98.950
4.875	99.450
5.000	99.950
5.125	100.200
5.250	100.450
5.375	100.700
5.500	100.950
5.625	101.200
5.750	101.450

Jumbo ARM LLPA	
Adjustments	Price
Cash-Out	-0.500
Escrow Waiver	-0.250
Loan Amount >\$1,000,000 - \$1,125,000	-0.125
Loan Amount >\$1,125,001 - \$1,250,000	-0.250
Loan Amount >\$1,250,001 - \$1,375,000	-0.375
Loan Amount >\$1,375,001 - \$2,000,000	-0.500

E-Z Doc LLPA	
Adjustments	Price
Cash-Out	-0.500
Escrow Waiver	-0.250
Loan Amount >\$1,000,000 - \$1,125,000	-0.125
Loan Amount >\$1,125,001 - \$1,250,000	-0.250
Loan Amount >\$1,250,001 - \$1,375,000	-0.375
Loan Amount >\$1,375,001 - \$2,000,000	-0.500

Extension Options	0.018 per calendar day
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FHA ID# - 1358600006

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