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

AMERICAN FINANCIAL RESOURCES, INC.
WHOLESALE MORTGAGE DIVISION

Home of the $0 Fee Loan

prices are subject to change without notice

W. Rate Sheet Dated: 6/6/2013 **Release Time:** 12:25 PM ET **30 Day Lock Expiration:** 7/8/2013

American Financial Resources, Inc. - Government Rates

DU Refi Plus Rate Sheet Conventional Rates Open Access

Government 30/25 Year Fixed		
FHA/VA/USDA 30 Day Pricing		
Rate	Base Price	Prem. Plus *
3.250	100.231	100.481
3.375	100.531	100.781
3.500	100.981	101.231
3.625	101.081	101.331
3.750	102.716	102.966
3.875	102.916	103.166
4.000	103.516	103.766
4.125	103.216	103.466
4.250	104.084	104.334
4.375	104.234	104.484
4.500	104.384	104.634
4.625	104.534	104.784

Government 20 Year Fixed		
FHA/VA 30 Day Pricing		
Rate	Base Price	Prem. Plus *
3.250	100.131	100.381
3.375	100.431	100.681
3.500	100.881	101.131
3.625	100.981	101.231
3.750	102.616	102.866
3.875	102.816	103.066
4.000	103.416	103.666
4.125	103.116	103.366
4.250	103.984	104.234
4.375	104.134	104.384
4.500	104.284	104.534
4.625	104.434	104.684

Government 15/10 Year Fixed		
FHA/VA 30 Day Pricing		
Rate	Base Price	Prem. Plus *
2.750	100.719	100.969
2.875	101.019	101.269
3.000	101.719	101.969
3.125	101.244	101.494
3.250	102.463	102.713
3.375	102.763	103.013
3.500	103.463	103.713
3.625	102.988	103.238

OTC 30 & 15 Year Fixed		
Rate	OTC 30 yr. Base Price	OTC 15 yr. Base Price
3.000	N/A	99.085
3.125	N/A	N/A
3.250	N/A	N/A
3.375	N/A	N/A
3.500	97.806	100.829
3.625	N/A	N/A
3.750	N/A	N/A
3.875	N/A	N/A
4.000	100.341	N/A
4.125	N/A	N/A
4.250	N/A	N/A
4.375	N/A	N/A
4.500	101.209	N/A

Government Loan Adjustments

Adjusters	30/25/20 yr	15/10 yr	OTC
203K streamline	-1.000	-1.000	N/A
Full 203K	-1.000	-1.000	N/A
Manufactured (FHA/VA/USDA)	-1.500	-0.500	N/A
VA IRRL	-0.500	-0.500	N/A
FICO 720+	0.250	0.250	0.250
FICO 640 - 659	-0.500	-0.500	-0.500
FICO 620 - 639	-1.250	-1.250	-1.250
NY	-0.250	-0.250	-0.250
AZ, CA, FL, GA, LA, MA, NJ, NV, UT	-0.150	-0.150	-0.150
Non Owner Occupancy	-2.000	-2.000	-2.000
45 Day Lock	-0.250	-0.250	-0.250
60 Day Lock	-0.500	-0.500	-0.500
FHA 203(h)	N/A	N/A	N/A
Buyer's Bonus			
Gov Purchase Transactions	0.500	0.500	N/A

***Buyer's Bonus excludes FHA 203K, 203K(s), Manufactured, OTC**

Base Loan Amount Adjusters	30/25/20 yr	15/10 yr	OTC
$0 - $74,999	-2.000	-2.000	-2.000
$75,000 - $124,999	-1.000	-1.000	-1.000
$125,000 - $199,999	-0.375	-0.375	-0.375
$200,000 - $299,999	0.000	0.000	0.000
$300,000 up to High Balance	0.000	0.000	0.000
2 Unit $417,000 - $533,850	0.000	0.000	0.000
3 Unit $417,000 - $645,300	0.000	0.000	0.000
4 Unit $417,000 - $801,950	0.000	0.000	0.000
AK & HI 2 Unit $625,500 - $800,775	0.000	0.000	0.000
AK & HI 3 Unit $625,500 - $967,950	N/A	N/A	N/A
AK & HI 4 Unit $625,500 - $1,202,925	N/A	N/A	N/A
High Balance	-2.000	-2.000	-2.000

Max USDA - GRH Rate Today:	6/6/2013		4.500%	
Extension Options	7 Day	-0.125	15 Day	-0.25

Premium Plus

* No loan size adjusters apply (excludes High Balance Adj.)
* Must meet premium plus guidelines | *No Streamline
* FHA ONLY | * No Manuf. Homes or 203K

AFR Announcements

New Products are here!
-Premium Plus
-VA
-Full 203K
Freddie Mac's Relief Refinance Mortgage – Open Access is now available

New look Ratesheet
-more aggressive pricing!

New Pricing Incentive
USDA, VA FHA 203(b) Transactions recevied

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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	
Rate	30/25 Year Fixed
3.875	97.998
4.000	98.966
4.125	99.988
4.250	100.873
4.375	101.710
4.500	102.547
4.625	103.384
4.750	104.007
4.875	104.563
5.000	105.118

DU Refi Plus	
Rate	15 Year Fixed
3.375	100.085
3.500	100.988
3.625	101.663
3.750	102.276
3.875	102.889
4.000	103.502
4.125	103.891
4.375	104.557
4.500	104.890
4.625	105.223

DU Refi Plus 20 Year		
Rate	≤ 105% LTV	> 105% LTV
3.875	101.673	100.162
4.000	102.175	100.903
4.125	102.717	101.699
4.250	103.117	102.434
4.375	103.470	103.146
4.500	103.823	103.823
4.625	104.176	104.176
4.750	104.409	104.409
4.875	104.605	104.605
5.000	104.801	#N/A

DU Refi Plus 10 Year		
Rate	≤ 105% LTV	> 105% LTV
2.750	100.124	96.140
2.875	100.634	96.962
3.000	101.203	97.866
3.125	101.552	98.562
3.250	101.908	99.277
3.375	102.346	100.085
3.500	102.865	100.988
3.625	103.163	101.663
3.750	103.401	102.276
3.875	103.639	102.889

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 620 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

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	7 Day	-0.125	15 Day	-0.25

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

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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
3.375	96.512	3.250	98.078	2.500	97.118	2.375	97.076	3.375	95.349	2.750	97.515
3.500	97.557	3.375	98.885	2.625	97.814	2.500	98.721	3.500	96.551	2.875	98.212
3.625	98.561	3.500	99.660	2.750	98.443	2.625	99.373	3.625	97.711	2.990	98.262
3.750	99.259	3.625	100.404	2.875	99.156	2.750	99.824	3.750	98.245	3.000	98.991
3.875	99.906	3.750	100.910	2.990	99.206	2.875	100.334	3.875	98.626	3.125	99.193
3.990	99.956	3.875	101.373	3.000	99.950	2.990	100.384	3.990	98.676	3.250	99.322
4.000	100.608	3.990	101.423	3.125	100.381	3.000	100.903	4.000	99.062	3.375	99.545
4.125	101.364	4.000	101.875	3.250	100.791	3.125	101.252	4.125	99.553	3.500	99.861
4.250	101.894	4.125	102.417	3.375	101.295	3.250	101.608	4.250	99.841	3.625	100.106
4.375	102.349	4.250	102.817	3.500	101.892	3.375	102.046	4.375	100.061	3.750	100.329

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	-1.000
$125,000 - $199,999	-0.500
$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	-0.500	-0.500	-0.500	-0.500	N/A	N/A	N/A	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	N/A	N/A	N/A	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	7 Day	-0.125	15 Day	-0.25

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Open Access	
Rate	**30 Year Fixed**
3.625	97.546
3.750	98.266
3.875	98.970
4.000	99.760
4.125	100.513
4.250	101.162
4.375	101.098
4.500	101.831
4.625	102.539
4.750	103.127

Open Access	
Rate	**20 Year Fixed**
3.625	99.688
3.750	100.304
3.875	100.519
4.000	101.259
4.125	101.956
4.250	102.505
4.375	101.290
4.500	101.975
4.625	102.621
4.750	103.074

Open Access	
Rate	**15 Year Fixed**
3.125	99.783
3.250	100.246
3.375	100.461
3.500	101.070
3.625	101.635
3.750	102.089
3.875	101.380
4.000	102.045
4.125	102.583
4.250	103.023

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 620 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		
Open Access Cap	**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	7 Day	-0.125	15 Day	-0.25

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 "Submitted, U/W-Received & U/W-Approved" status only. Locks must requested through DataTrac Web. Lock requests submitted to a client's AE or AM only will not be processed.

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.