



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

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Lock Desk Hours: 10:00am ET - 7:00pm ET

prices are subject to change without notice

W. Rate Sheet Dated: **7/18/2014**

Release Time:

10:00 AM ET

30 Day Lock Expiration:

8/18/2014

American Financial Resources, Inc. - Government Rate

[DU Refi Plus Rate Sheet](#)

[Conventional Rates](#)

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STANDARD GOVERNMENT PRODUCT

Government 30/25 Year Fixed FHA/VA/USDA 30 Day Pricing		Government 20 Year Fixed FHA/VA 30 Day Pricing		Government 15/10 Year Fixed FHA/VA 30 Day Pricing		FHA Only 5/1 Arm "Caps 1/1/5"	
Rate	Base Price	Rate	Base Price	Rate	Base Price	Rate	Base Price
3.750	102.318	3.750	102.068	3.250	102.075	2.875	100.228
3.875	102.818	3.875	102.568	3.375	102.375	3.000	100.478
4.000	103.518	4.000	103.268	3.500	102.625	3.125	100.578
4.125	103.618	4.125	103.368	3.625	102.775	3.250	101.446
4.250	104.943	4.250	104.693	3.750	104.110	3.375	101.696
4.375	105.328	4.375	105.078	3.875	104.410	Margin = 2.250 Index = 0.110	
4.500	105.793	4.500	105.543	4.000	104.660	Buyer's Bonus: Gov Purchase Transactions 0.250 Buyer's Bonus excludes Specialty Government products.	
4.625	105.893	4.625	105.643	4.125	104.810		
4.750	107.071	4.750	106.971	4.250	103.981		
4.875	107.471	4.875	107.371	4.375	104.281		
5.000	108.071	5.000	107.971	4.500	104.381		
5.125	108.171	5.125	108.071	4.625	104.531		
5.250	108.446	5.250	108.346	4.750	104.531		

SPECIALTY GOVERNMENT PRODUCT - Manufactured Homes, all 203K, 203(h), VA IRRRL

Specialty Gov. 30/25 Year Fixed FHA/VA/USDA 30 Day Pricing		Specialty Gov. 20 Year Fixed FHA/VA 30 Day Pricing		Specialty Gov. 15/10 Year Fixed FHA/VA 30 Day Pricing		OTC 30 & 15 Year Fixed		
Rate	Base Price	Rate	Base Price	Rate	Base Price	Rate	OTC 30 yr. Base Price	OTC 15 yr. Base Price
3.750	101.418	3.750	101.318	3.250	101.275	3.000	N/A	N/A
3.875	101.918	3.875	101.818	3.375	101.575	3.500	N/A	100.191
4.000	102.618	4.000	102.518	3.500	101.825	4.000	100.443	102.226
4.125	102.718	4.125	102.618	3.625	101.975	4.500	102.718	101.947
4.250	104.043	4.250	103.943	3.750	103.310	5.000	104.996	N/A
4.375	104.428	4.375	104.328	3.875	103.610	Specialty FHA Only 5/1 Arm "Caps 1/1/5" Rate Base Price 2.875 99.538 3.000 99.788 3.125 99.888 3.250 100.756 3.375 101.006 Margin = 2.250 Index = 0.110		
4.500	104.893	4.500	104.793	4.000	103.860			
4.625	104.993	4.625	104.893	4.125	104.010			
4.750	106.171	4.750	106.071	4.250	103.181			
4.875	106.571	4.875	106.471	4.375	103.481			
5.000	107.171	5.000	107.071	4.500	103.581			
5.125	107.271	5.125	107.171	4.625	103.731			
5.250	107.546	5.250	107.446	4.750	103.731			

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:	7/18/2014 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

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](#)

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