



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: **7/31/2013**

Release Time:

10:00 AM ET

30 Day Lock Expiration:

8/30/2013

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 *
3.750	99.713	100.463
3.875	100.013	100.763
4.000	100.413	101.163
4.125	100.513	101.263
4.250	102.197	102.947
4.375	102.347	103.097
4.500	102.697	103.447
4.625	102.797	103.547
4.750	104.628	105.378
4.875	104.728	105.478
5.000	104.828	105.578
5.125	104.928	105.678
5.250	105.128	105.878

Government 20 Year Fixed FHA/VA 30 Day Pricing		
Rate	Base Price	Prem. Plus *
3.750	99.613	100.363
3.875	99.913	100.663
4.000	100.313	101.063
4.125	100.413	101.163
4.250	102.097	102.847
4.375	102.247	102.997
4.500	102.597	103.347
4.625	102.697	103.447
4.750	104.528	105.278
4.875	104.628	105.378
5.000	104.728	105.478
5.125	104.828	105.578
5.250	105.028	105.778

Government 15/10 Year Fixed FHA/VA 30 Day Pricing		
Rate	Base Price	Prem. Plus *
2.750	98.597	99.347
2.875	98.897	99.647
3.000	99.597	100.347
3.125	99.122	99.872
3.250	101.365	102.115
3.375	101.625	102.375
3.500	101.875	102.625
3.625	101.950	102.700

OTC 30 & 15 Year Fixed		
Rate	OTC 30 yr. Base Price	OTC 15 yr. Base Price
3.000	N/A	97.963
3.500	N/A	100.241
4.000	98.238	N/A
4.500	100.522	N/A
5.000	102.653	N/A
Government 5/1 Arm		
Rate	Base Price	Prem. Plus *
2.875	99.713	100.463
3.000	99.963	100.713
3.125	100.063	100.813
3.250	100.713	101.463
3.375	100.963	101.713
Margin = 2.250		Index = 0.110

Government Loan Adjustments							
Adjusters	30/25/20 yr	≤ 15 yr & arm	OTC	Base Loan Amount Adjusters	30/25/20 yr	≤ 15 yr & arm	OTC
203K streamline	-1.000	-1.000	N/A	\$0 - \$74,999	-2.000	-2.000	-2.000
Full 203K	-1.000	-1.000	N/A	\$75,000 - \$124,999	-0.750	-0.750	-0.750
Manufactured (FHA/VA/USDA)	-1.500	-0.500	N/A	\$125,000 - \$199,999	-0.375	-0.375	-0.375
VA IRRL	-0.500	-0.500	N/A	\$200,000 - \$299,999	0.000	0.000	0.000
FICO 720+	0.250	0.250	0.250	\$300,000 up to High Balance	0.000	0.000	0.000
FICO 640 - 659	-0.250	-0.250	-0.250	2 Unit \$417,000 - \$533,850	0.000	0.000	0.000
FICO 620 - 639	-0.750	-0.750	-0.750	3 Unit \$417,000 - \$645,300	0.000	0.000	0.000
NY	-0.250	-0.250	-0.250	4 Unit \$417,000 - \$801,950	0.000	0.000	0.000
AZ, CA, FL, GA, LA, MA, NJ, NV, UT	-0.150	-0.150	-0.150	AK & HI 2 Unit \$625,500 - \$800,775	0.000	0.000	0.000
Non Owner Occupancy	-2.000	-2.000	-2.000	AK & HI 3 Unit \$625,500 - \$967,950	N/A	N/A	N/A
45 Day Lock	-0.250	-0.250	-0.250	AK & HI 4 Unit \$625,500 - \$1,202,925	N/A	N/A	N/A
60 Day Lock	-0.500	-0.500	-0.500	High Balance	-2.000	-2.000	-2.000
FHA 203(h)	-1.000	-1.000	N/A	Max USDA - GRH Rate Today:	7/31/2013	4.750%	
Buyer's Bonus				Extension Options		0.018 per calendar day	
Gov Purchase Transactions	0.250	0.250	N/A				
*Buyer's Bonus excludes FHA 203K, 203K(s), 203(h), Manufactured, OTC							
				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, 203(h)	

AFR Announcements

New Products are here!

-Premium Plus "Minimum FICO is 660 as of 07/22/2013"

Bonus

Buyer's Bonus for **government loans only** "excludes 203K, 203Ks, Manufactured Homes, and OTC"

The following loans will need to be requested with a manual lock request form

-203K High Balance Loans

-203Ks with a purchase price giving the loan a LTV over 110 before we have the repair values.

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](#)

For use by mortgage professionals only and should not be distributed to borrowers.



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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
4.500	98.935
4.625	100.037
4.750	100.909
4.875	101.735
5.000	102.605
5.125	103.518
5.250	104.196
5.375	104.795
5.500	105.395
5.625	105.995

DU Refi Plus	
Rate	15 Year Fixed
3.750	100.067
3.875	100.828
4.000	101.653
4.125	102.169
4.250	102.604
4.375	103.039
4.500	103.474
4.625	103.775
4.750	104.042
4.875	104.309

DU Refi Plus 20 Year		
Rate	≤ 105% LTV	> 105% LTV
4.500	100.874	100.639
4.625	101.537	101.537
4.750	102.009	102.009
4.875	102.442	102.442
5.000	102.911	102.911
5.125	103.417	103.417
5.250	103.936	103.936
5.375	104.458	104.458
5.500	104.979	104.979
5.625	106.338	106.338

DU Refi Plus 10 Year		
Rate	≤ 105% LTV	> 105% LTV
3.875	102.055	100.828
4.000	102.525	101.653
4.125	102.819	102.169
4.250	103.067	102.604
4.375	103.314	103.039
4.500	103.562	103.474
4.625	103.731	103.731
4.750	103.881	103.881
4.875	104.031	104.031
5.000	104.181	104.181

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
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!!!
Full Lock Desk Policy Can Be Found Here	AFR Guidelines
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FHA ID# - 1358600006



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American Financial Resources, Inc. - Conventional Rates

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[Open Access](#)

30/25 year	
Rate	30 Day
4.500	100.846
4.625	101.753
4.750	102.346
4.875	102.868
4.990	103.383
5.000	103.433
5.125	104.042
5.250	104.586
5.375	105.108
5.500	105.629

20 year	
Rate	30 Day
4.500	101.524
4.625	102.187
4.750	102.659
4.875	103.092
4.990	103.511
5.000	103.561
5.125	104.067
5.250	104.586
5.375	105.108
5.500	105.629

15 year	
Rate	30 Day
3.875	102.469
3.990	103.033
4.000	103.083
4.125	103.419
4.250	103.682
4.375	103.945
4.500	104.209
4.625	104.381
4.750	104.531
4.875	104.681

10 year	
Rate	30 Day
4.000	103.175
4.125	103.469
4.250	103.717
4.375	103.964
4.500	104.212
4.625	104.381
4.750	104.531
4.875	104.681
4.990	104.781
5.000	104.831

30/25 year HB	
Rate	30 Day
4.625	100.181
4.750	100.635
4.875	100.961
4.990	101.281
5.000	101.331
5.125	101.745
5.250	102.183
5.375	102.627
5.500	103.070
5.625	103.513

15 year HB	
Rate	30 Day
3.875	100.375
3.990	100.861
4.000	100.911
4.125	101.138
4.250	101.284
4.375	101.430
4.500	101.576
4.625	101.663
4.750	101.734
4.875	101.806

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

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

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

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

Product Feature	LTV Range							
	<=	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	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	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	

* If the subordinate financing is a Community Seconds® loan, these LLPAs do **not** apply and the lender must use SFC 118.

Extension Options	0.018 per calendar day
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Open Access	
Rate	30 Year Fixed
4.125	96.246
4.250	96.990
4.375	97.785
4.500	98.682
4.625	99.551
4.750	100.747
4.875	100.829
5.000	101.681
5.125	102.509
5.250	103.133

Open Access	
Rate	20 Year Fixed
4.125	97.495
4.250	98.108
4.375	98.919
4.500	99.717
4.625	100.485
4.750	101.543
4.875	101.163
5.000	101.910
5.125	102.620
5.250	103.085

Open Access	
Rate	15 Year Fixed
3.125	96.285
3.250	97.165
3.375	97.925
3.500	98.672
3.625	99.271
3.750	99.734
3.875	100.010
4.000	100.736
4.125	101.315
4.250	102.779

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 620 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

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.