



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: **8/13/2013**

Release Time:

10:00 AM ET

30 Day Lock Expiration:

9/12/2013

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	100.238	100.988
3.875	100.538	101.288
4.000	100.938	101.688
4.125	101.038	101.788
4.250	102.722	103.472
4.375	102.872	103.622
4.500	103.222	103.972
4.625	103.322	104.072
4.750	105.216	105.966
4.875	105.316	106.066
5.000	105.416	106.166
5.125	105.516	106.266
5.250	105.716	106.466

Government 20 Year Fixed FHA/VA 30 Day Pricing		
Rate	Base Price	Prem. Plus *
3.750	100.138	100.888
3.875	100.438	101.188
4.000	100.838	101.588
4.125	100.938	101.688
4.250	102.622	103.372
4.375	102.772	103.522
4.500	103.122	103.872
4.625	103.222	103.972
4.750	105.116	105.866
4.875	105.216	105.966
5.000	105.316	106.066
5.125	105.416	106.166
5.250	105.616	106.366

Government 15/10 Year Fixed FHA/VA 30 Day Pricing		
Rate	Base Price	Prem. Plus *
2.750	98.653	99.403
2.875	98.953	99.703
3.000	99.653	100.403
3.125	99.178	99.928
3.250	101.484	102.234
3.375	101.744	102.494
3.500	101.994	102.744
3.625	102.069	102.819

OTC 30 & 15 Year Fixed		
Rate	OTC 30 yr. Base Price	OTC 15 yr. Base Price
3.000	N/A	98.019
3.500	N/A	100.360
4.000	98.763	N/A
4.500	101.047	N/A
5.000	103.241	N/A
Government 5/1 Arm		
Rate	Base Price	Prem. Plus *
2.875	99.675	99.925
3.000	99.925	100.175
3.125	100.025	100.275
3.250	100.675	100.925
3.375	100.925	101.175
Margin = 2.250		Index = 0.120

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:	8/13/2013	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

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. 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.



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: **8/13/2013**

Release Time:

10:00 AM ET

30 Day Lock Expires:

9/12/2013

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	99.182
4.625	100.291
4.750	101.205
4.875	102.084
5.000	103.010
5.125	103.983
5.250	104.658
5.375	105.236
5.500	105.814
5.625	106.393

DU Refi Plus	
Rate	15 Year Fixed
3.750	100.107
3.875	100.754
4.000	101.501
4.125	102.073
4.250	102.597
4.375	103.120
4.500	103.644
4.625	103.911
4.750	104.114
4.875	104.317

DU Refi Plus 20 Year		
Rate	≤ 105% LTV	> 105% LTV
4.500	101.214	100.730
4.625	101.960	101.674
4.750	102.457	102.317
4.875	102.898	102.892
5.000	103.377	103.377
5.125	103.893	103.893
5.250	104.399	104.399
5.375	104.899	104.899
5.500	105.896	105.896
5.625	106.459	106.459

DU Refi Plus 10 Year		
Rate	≤ 105% LTV	> 105% LTV
3.875	102.095	100.754
4.000	102.597	101.501
4.125	102.919	102.073
4.250	103.193	102.597
4.375	103.466	103.120
4.500	103.739	103.644
4.625	103.863	103.863
4.750	103.949	103.949
4.875	104.035	104.035
5.000	104.121	104.121

Applicable for all mortgage with greater than 15 year terms										
LTV → FICO Score	≤ 60.01 - 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

LTV Range										
Product Feature	≤ 60.01 - 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
-------------------	------------------------

LLPA caps does not include EA level, State, High Balance, or DU/RP with MI adjustments.

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. 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!!!
Full Lock Desk Policy Can Be Found Here	AFR Guidelines
For use by mortgage professionals only and should not be distributed to borrowers.	

FHA ID# - 1358600006



W. Rate Sheet Dated: **8/13/2013**

Release Time:

10:00 AM ET

30 Day Lock Expires:

9/12/2013

American Financial Resources, Inc. - Conventional Rates

[Government Rate Sheet](#)

[DU Refi Plus Rate Sheet](#)

[Open Access](#)

30/25 year	
Rate	30 Day
4.375	100.534
4.500	101.380
4.625	102.324
4.750	102.943
4.875	103.487
4.990	104.027
5.000	104.077
5.125	104.713
5.250	105.249
5.375	105.749

20 year	
Rate	30 Day
4.375	101.395
4.500	102.064
4.625	102.810
4.750	103.307
4.875	103.748
4.990	104.177
5.000	104.227
5.125	104.743
5.250	105.249
5.375	105.749

15 year	
Rate	30 Day
3.875	102.795
3.990	103.375
4.000	103.425
4.125	103.773
4.250	104.047
4.375	104.320
4.500	104.594
4.625	104.717
4.750	104.803
4.875	104.889

10 year	
Rate	30 Day
4.000	103.447
4.125	103.769
4.250	104.043
4.375	104.316
4.500	104.589
4.625	104.713
4.750	104.799
4.875	104.885
4.990	104.921
5.000	104.971

30/25 year HB	
Rate	30 Day
4.375	99.148
4.500	100.040
4.625	101.031
4.750	101.567
4.875	101.986
4.990	102.401
5.000	102.451
5.125	102.962
5.250	103.384
5.375	103.775

15 year HB	
Rate	30 Day
3.875	100.701
3.990	101.203
4.000	101.253
4.125	101.492
4.250	101.648
4.375	101.805
4.500	101.961
4.625	101.998
4.750	102.006
4.875	102.014

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

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	-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
-------------------	------------------------

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. 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.	



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: **8/13/2013**

Release Time:

10:00 AM ET

30 Day Lock Expires:

9/12/2013

American Financial Resources, Inc. - Open Access Rates

[Government Rate Sheet](#)

[Conventional Rates](#)

[DU Refi Plus](#)

Open Access	
Rate	30 Year Fixed
4.125	96.392
4.250	97.137
4.375	98.119
4.500	99.007
4.625	99.867
4.750	101.044
4.875	101.301
5.000	102.124
5.125	102.935
5.250	103.566

Open Access	
Rate	20 Year Fixed
4.125	97.769
4.250	98.395
4.375	98.964
4.500	99.731
4.625	100.481
4.750	101.530
4.875	101.618
5.000	102.324
5.125	103.000
5.250	103.476

Open Access	
Rate	15 Year Fixed
3.125	96.446
3.250	97.389
3.375	98.151
3.500	98.896
3.625	99.488
3.750	99.947
3.875	100.126
4.000	100.847
4.125	101.422
4.250	102.884

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
-------------------	------------------------

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. 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.