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

Home of the $0 Fee Loan

W. Rate Sheet Dated: 8/29/2013   **Release Time: 1:55 PM ET**   **30 Day Lock Expiration: 9/30/2013**

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 *
4.250	102.872	103.422
4.375	103.122	103.672
4.500	103.372	103.922
4.625	103.472	104.022
4.750	105.122	105.672
4.875	105.422	105.972
5.000	105.622	106.172
5.125	105.722	106.272
5.250	105.822	106.372
5.375	105.950	106.500
5.500	106.450	107.000
5.625	106.650	107.200
5.750	N/A	N/A

Government 20 Year Fixed		
FHA/VA 30 Day Pricing		
Rate	Base Price	Prem. Plus *
4.250	102.772	103.322
4.375	103.022	103.572
4.500	103.272	103.822
4.625	103.372	103.922
4.750	105.022	105.572
4.875	105.322	105.872
5.000	105.522	106.072
5.125	105.622	106.172
5.250	105.722	106.272
5.375	105.850	106.400
5.500	106.350	106.900
5.625	106.550	107.100
5.750	N/A	N/A

Government 15/10 Year Fixed		
FHA/VA 30 Day Pricing		
Rate	Base Price	Prem. Plus *
2.750	96.563	97.113
2.875	96.863	97.413
3.000	97.563	98.113
3.125	97.063	97.613
3.250	99.346	99.896
3.375	99.606	100.156
3.500	99.856	100.406
3.625	99.931	100.481
3.750	101.516	102.066
3.875	101.816	102.366
4.000	102.366	102.916
4.125	102.416	102.966
4.250	102.516	103.066

OTC 30 & 15 Year Fixed		
Rate	OTC 30 yr. Base Price	OTC 15 yr. Base Price
3.000	N/A	95.929
3.500	N/A	98.222
4.000	N/A	100.732
4.500	101.197	N/A
5.000	103.447	N/A
Government 5/1 Arm		
Rate	Base Price	Prem. Plus*
2.875	99.750	99.800
3.000	100.000	100.050
3.125	100.100	100.150
3.250	101.250	101.300
3.375	101.500	101.550
Margin = 2.250	Index = 0.120	

Government Loan Adjustments

Adjusters	30/25/20 yr	≤ 15 yr & arm	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	-0.250	-0.250	-0.250
FICO 620 - 639	-0.750	-0.750	-0.750
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)	-1.000	-1.000	N/A
Buyer's Bonus			
Gov Purchase Transactions	0.250	0.250	N/A
***Buyer's Bonus excludes FHA 203K, 203K(s), 203(h), Manufactured, OTC**			

Base Loan Amount Adjusters	30/25/20 yr	≤ 15 yr & arm	OTC
$0 - $74,999	-2.000	-2.000	-2.000
$75,000 - $124,999	-0.750	-0.750	-0.750
$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:	8/29/2013	5.000%	
Extension Options	0.018 per calendar day		

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.

- Minimum FICO for HARP (FNMA DU Refi Plus & FHLMC Open Access) Files is now 580

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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**
4.500	98.575
4.625	99.605
4.750	100.476
4.875	101.329
5.000	102.228
5.125	103.175
5.250	103.864
5.375	104.468
5.500	105.072
5.625	105.676

DU Refi Plus	
Rate	**15 Year Fixed**
3.750	99.575
3.875	100.258
4.000	101.054
4.125	101.643
4.250	102.174
4.375	102.705
4.500	103.236
4.625	103.523
4.750	103.749
4.875	103.975

DU Refi Plus 20 Year		
Rate	**≤ 105% LTV**	**> 105% LTV**
4.500	100.886	99.966
4.625	101.580	100.832
4.750	102.046	101.450
4.875	102.462	102.021
5.000	102.913	102.639
5.125	103.399	103.305
5.250	103.888	103.888
5.375	104.374	104.374
5.500	105.113	105.113
5.625	105.709	105.709

DU Refi Plus 10 Year		
Rate	**≤ 105% LTV**	**> 105% LTV**
3.875	102.068	100.258
4.000	102.649	101.054
4.125	102.906	101.643
4.250	103.077	102.174
4.375	103.248	102.705
4.500	103.420	103.236
4.625	103.529	103.523
4.750	103.622	103.622
4.875	103.716	103.716
5.000	103.809	103.809

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 580 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
Condomimium	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**	**Non Interest-Only LLPA: 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.

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American Financial Resources, Inc. - Conventional Rates

Government Rate Sheet DU Refi Plus Rate Sheet Open Access

30/25 year	
Rate	**30 Day**
4.500	100.738
4.625	101.682
4.750	102.313
4.875	102.876
4.990	103.437
5.000	103.487
5.125	104.145
5.250	104.687
5.375	105.189
5.500	105.692

20 year	
Rate	**30 Day**
4.375	101.092
4.500	101.736
4.625	102.430
4.750	102.896
4.875	103.312
4.990	103.713
5.000	103.763
5.125	104.249
5.250	104.738
5.375	105.224

15 year	
Rate	**30 Day**
3.875	102.439
3.990	103.108
4.000	103.158
4.125	103.506
4.250	103.755
4.375	104.005
4.500	104.254
4.625	104.379
4.750	104.472
4.875	104.566

10 year	
Rate	**30 Day**
4.000	103.499
4.125	103.756
4.250	103.927
4.375	104.098
4.500	104.270
4.625	104.379
4.750	104.472
4.875	104.566
4.990	104.609
5.000	104.659

30/25 year HB	
Rate	**30 Day**
4.500	99.385
4.625	100.336
4.750	100.940
4.875	101.464
4.990	101.985
5.000	102.035
5.125	102.654
5.250	103.092
5.375	103.469
5.500	103.847

15 year HB	
Rate	**30 Day**
3.875	100.345
3.990	100.936
4.000	100.986
4.125	101.224
4.250	101.357
4.375	101.489
4.500	101.622
4.625	101.660
4.750	101.675
4.875	101.691

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	-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 → **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	-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	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	0.018 per calendar day

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American Financial Resources, Inc. - Open Access Rates

Government Rate Sheet Conventional Rates DU Refi Plus

Open Access	
Rate	30 Year Fixed
4.125	95.658
4.250	96.181
4.375	97.203
4.500	98.087
4.625	98.930
4.750	100.391
4.875	100.914
5.000	101.757
5.125	102.585
5.250	103.240

Open Access	
Rate	20 Year Fixed
4.125	97.217
4.250	97.613
4.375	97.974
4.500	98.767
4.625	99.541
4.750	100.868
4.875	101.204
5.000	101.937
5.125	102.643
5.250	103.155

Open Access	
Rate	15 Year Fixed
3.125	95.417
3.250	95.896
3.375	97.172
3.500	97.924
3.625	98.503
3.750	98.969
3.875	99.396
4.000	100.124
4.125	100.685
4.250	101.905

Applicable for all mortgage with greater than 15 year terms						
LTV	<=	60.01 -	70.01 -	75.01 -	80.01 -	>85%
FICO Score	60.00%	70.00%	75.00%	80.00%	85.00%	
>= 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 580 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	

	LTV Range									
Product Feature	<= 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		
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.