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

AMERICAN FINANCIAL RESOURCES, INC. WHOLESALE MORTGAGE DIVISION

Home of the $0 Fee Loan

W. Rate Sheet Dated: 9/18/2013 **Release Time:** 3:15 PM ET **30 Day Lock Expiration:** 10/18/2013

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	100.516	100.866
3.875	101.016	101.366
4.000	101.416	101.766
4.125	101.516	101.866
4.250	103.763	104.113
4.375	104.113	104.463
4.500	104.463	104.813
4.625	104.563	104.913
4.750	106.044	106.394
4.875	106.444	106.794
5.000	106.744	107.094
5.125	106.844	107.194
5.250	106.744	107.094

Government 20 Year Fixed		
FHA/VA 30 Day Pricing		
Rate	Base Price	Prem. Plus *
3.750	100.416	100.766
3.875	100.916	101.266
4.000	101.316	101.666
4.125	101.416	101.766
4.250	103.663	104.013
4.375	104.013	104.363
4.500	104.363	104.713
4.625	104.463	104.813
4.750	105.944	106.294
4.875	106.344	106.694
5.000	106.644	106.994
5.125	106.744	107.094
5.250	106.644	106.994

Government 15/10 Year Fixed		
FHA/VA 30 Day Pricing		
Rate	Base Price	Prem. Plus *
3.250	98.549	98.899
3.375	98.809	99.159
3.500	99.059	99.409
3.625	99.134	99.484
3.750	101.063	101.413
3.875	101.363	101.713
4.000	101.913	102.263
4.125	101.963	102.313
4.250	102.625	102.975
4.375	102.925	103.275
4.500	103.475	103.825
4.625	103.525	103.875
4.750	103.625	103.975

OTC 30 & 15 Year Fixed		
Rate	OTC 30 yr. Base Price	OTC 15 yr. Base Price
3.000	N/A	N/A
3.500	N/A	97.425
4.000	99.241	100.279
4.500	102.288	101.841
5.000	104.569	N/A
FHA Only 5/1 Arm "Caps 1/1/5"		
Rate	Base Price	Prem. Plus*
2.875	100.344	100.394
3.000	100.594	100.644
3.125	100.694	100.744
3.250	101.750	101.800
3.375	102.000	102.050
Margin = 2.250	Index = 0.130	

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:	9/18/2013	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

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

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: 9/18/2013 **Release Time: 3:15 PM ET** **30 Day Lock Expires: 10/18/2013**

American Financial Resources, Inc. - DU Refi Plus Rates

Government Rate Sheet Conventional Rates Open Access

DU Refi Plus	
Rate	30/25 Year Fixed
4.375	98.629
4.500	99.600
4.625	100.706
4.750	101.586
4.875	102.400
5.000	103.235
5.125	104.092
5.250	104.734
5.375	105.306
5.500	105.878

DU Refi Plus	
Rate	15 Year Fixed
3.750	100.178
3.875	100.863
4.000	101.592
4.125	102.123
4.250	102.601
4.375	103.080
4.500	103.559
4.625	103.849
4.750	104.093
4.875	104.337

DU Refi Plus 20 Year		
Rate	≤ 105% LTV	> 105% LTV
4.375	101.459	100.299
4.500	102.115	101.057
4.625	102.873	101.946
4.750	103.391	102.571
4.875	103.841	103.118
5.000	104.308	103.689
5.125	104.794	104.281
5.250	105.163	104.841
5.375	105.390	105.390
5.500	105.939	105.939

DU Refi Plus 10 Year		
Rate	≤ 105% LTV	> 105% LTV
3.875	102.689	100.863
4.000	103.137	101.592
4.125	103.467	102.123
4.250	103.766	102.601
4.375	104.065	103.080
4.500	104.364	103.559
4.625	104.481	103.849
4.750	104.552	104.093
4.875	104.624	104.337
5.000	104.696	104.696

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	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!!!** 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

Home of the $0 Fee Loan

W. Rate Sheet Dated: 9/18/2013 Release Time: 3:15 PM ET 30 Day Lock Expires: 10/18/2013

American Financial Resources, Inc. - Conventional Rates

Government Rate Sheet DU Refi Plus Rate Sheet Open Access

30/25 year	
Rate	30 Day
4.250	100.130
4.375	100.878
4.500	101.762
4.625	102.783
4.750	103.422
4.875	103.947
4.990	104.444
5.000	104.494
5.125	105.062
5.250	105.557

20 year	
Rate	30 Day
4.250	101.754
4.375	102.309
4.500	102.965
4.625	103.723
4.750	104.241
4.875	104.691
4.990	105.108
5.000	105.158
5.125	105.644
5.250	106.013

15 year	
Rate	30 Day
3.875	103.206
3.990	103.777
4.000	103.827
4.125	104.217
4.250	104.547
4.375	104.877
4.500	105.207
4.625	105.331
4.750	105.402
4.875	105.474

10 year	
Rate	30 Day
4.000	103.987
4.125	104.317
4.250	104.616
4.375	104.915
4.500	105.214
4.625	105.331
4.750	105.402
4.875	105.474
4.990	105.496
5.000	105.546

30/25 year HB	
Rate	30 Day
4.250	98.599
4.375	99.347
4.500	100.231
4.625	101.252
4.750	101.915
4.875	102.471
4.990	102.999
5.000	103.049
5.125	103.648
5.250	104.074

15 year HB	
Rate	30 Day
3.875	101.366
3.990	101.881
4.000	101.931
4.125	102.217
4.250	102.430
4.375	102.643
4.500	102.856
4.625	102.893
4.750	102.887
4.875	102.880

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	

* 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, 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: 9/18/2013 **Release Time:** 3:15 PM ET **30 Day Lock Expires:** 10/18/2013

American Financial Resources, Inc. - Open Access Rates

Government Rate Sheet | Conventional Rates | DU Refi Plus

Open Access	
Rate	**30 Year Fixed**
4.125	96.977
4.250	97.648
4.375	98.549
4.500	99.400
4.625	100.215
4.750	101.631
4.875	102.190
5.000	103.011
5.125	103.823
5.250	104.439

Open Access	
Rate	**20 Year Fixed**
4.125	98.991
4.250	99.341
4.375	99.760
4.500	100.532
4.625	101.283
4.750	102.570
4.875	102.451
5.000	103.169
5.125	103.867
5.250	104.349

Open Access	
Rate	**15 Year Fixed**
3.125	96.009
3.250	97.388
3.375	98.134
3.500	98.869
3.625	99.427
3.750	99.747
3.875	100.459
4.000	101.166
4.125	101.711
4.250	102.915

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 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.