



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: **12/17/2013**

Release Time:

10:00 AM ET

30 Day Lock Expiration:

1/16/2014

American Financial Resources, Inc. - Government Rates

[DU Refi Plus Rate Sheet](#)

[Conventional Rates](#)

[Open Access](#)

STANDARD GOVERNMENT PRODUCT

Government 30/25 Year Fixed FHA/VA/USDA 30 Day Pricing	
Rate	Base Price
3.750	100.962
3.875	101.462
4.000	102.162
4.125	102.262
4.250	104.196
4.375	104.581
4.500	105.196
4.625	105.296
4.750	106.537
4.875	106.937
5.000	107.537
5.125	107.637
5.250	107.787

Government 20 Year Fixed FHA/VA 30 Day Pricing	
Rate	Base Price
3.750	100.712
3.875	101.212
4.000	101.912
4.125	102.012
4.250	103.946
4.375	104.331
4.500	104.946
4.625	105.046
4.750	106.437
4.875	106.837
5.000	107.437
5.125	107.537
5.250	107.687

Government 15/10 Year Fixed FHA/VA 30 Day Pricing	
Rate	Base Price
3.250	100.318
3.375	100.578
3.500	100.828
3.625	100.903
3.750	102.471
3.875	102.771
4.000	103.321
4.125	103.371
4.250	103.815
4.375	104.115
4.500	104.665
4.625	104.715
4.750	104.515

FHA Only 5/1 Arm "Caps 1/1/5"	
Rate	Base Price
2.875	101.690
3.000	101.940
3.125	102.040
3.250	103.190
3.375	103.440
Margin = 2.250	Index = 0.140

Buyer's Bonus	
Gov Purchase Transactions	0.250
Buyer's Bonus excludes Specialty Government products.	

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

Specialty Gov. 30/25 Year Fixed FHA/VA/USDA 30 Day Pricing	
Rate	Base Price
3.750	100.462
3.875	100.962
4.000	101.662
4.125	101.762
4.250	103.696
4.375	104.081
4.500	104.696
4.625	104.796
4.750	106.037
4.875	106.437
5.000	107.037
5.125	107.137
5.250	107.287

Specialty Gov. 20 Year Fixed FHA/VA 30 Day Pricing	
Rate	Base Price
3.750	100.362
3.875	100.862
4.000	101.562
4.125	101.662
4.250	103.596
4.375	103.981
4.500	104.596
4.625	104.696
4.750	105.937
4.875	106.337
5.000	106.937
5.125	107.037
5.250	107.187

Specialty Gov. 15/10 Year Fixed FHA/VA 30 Day Pricing	
Rate	Base Price
3.250	99.818
3.375	100.078
3.500	100.328
3.625	100.403
3.750	101.971
3.875	102.271
4.000	102.821
4.125	102.871
4.250	103.315
4.375	103.615
4.500	104.165
4.625	104.215
4.750	104.015

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	98.694
4.000	99.487	101.187
4.500	102.521	102.531
5.000	104.862	N/A
Specialty FHA Only 5/1 Arm "Caps 1/1/5"		
Rate	Base Price	
2.875	101.190	
3.000	101.440	
3.125	101.540	
3.250	102.690	
3.375	102.940	
Margin = 2.250	Index = 0.140	

Specialty Adjustments

Manufactured Homes	-1.000
Full 203K / 203k(s) / 203(h)	-0.500
VA IRRL	0.000

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	-2.000
AZ, CA, FL, GA, LA, MA, NJ, NV, UT	-0.150	Max USDA - GRH Rate Today:	12/17/2013 5.000%
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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American Financial Resources, Inc. - DU Refi Plus Rates

[Government Rate Sheet](#)

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DU Refi Plus 30/25 Year		
Rate	≤ 105% LTV	> 105% LTV
4.250	97.486	97.186
4.375	98.379	98.079
4.500	99.378	99.078
4.625	100.482	100.182
4.750	101.415	101.115
4.875	102.302	102.002
5.000	103.302	103.002
5.125	104.415	104.115
5.250	105.301	105.001
5.375	106.035	105.735

DU Refi Plus 15 Year		
Rate	≤ 105% LTV	> 105% LTV
3.375	98.287	97.812
3.500	99.185	98.710
3.625	99.723	99.248
3.750	100.289	99.814
3.875	101.006	100.531
4.000	101.873	101.398
4.125	102.484	102.009
4.250	103.023	102.548
4.375	103.562	103.087
4.500	104.101	103.626

DU Refi Plus 20 Year		
Rate	≤ 105% LTV	> 105% LTV
4.375	101.126	99.597
4.500	101.758	100.358
4.625	102.390	101.224
4.750	102.943	101.891
4.875	103.459	102.525
5.000	103.975	103.272
5.125	104.490	104.131
5.250	104.854	104.854
5.375	105.495	105.495
5.500	106.136	106.136

DU Refi Plus 10 Year		
Rate	≤ 105% LTV	> 105% LTV
3.500	101.585	99.185
3.625	101.990	99.723
3.750	102.365	100.289
3.875	102.740	101.006
4.000	103.115	101.873
4.125	103.490	102.484
4.250	103.865	103.023
4.375	104.240	103.562
4.500	104.615	104.101
4.625	104.990	104.990

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

LTV Range										
Product Feature	≤ 60.01%	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!!!
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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
4.250	100.141
4.375	100.925
4.500	101.814
4.625	102.809
4.750	103.522
4.875	104.129
4.990	104.798
5.000	104.848
5.125	105.679
5.250	106.373

20 year	
Rate	30 Day
4.125	101.183
4.250	101.893
4.375	102.526
4.500	103.158
4.625	103.790
4.750	104.343
4.875	104.859
4.990	105.325
5.000	105.375
5.125	105.890

15 year	
Rate	30 Day
3.625	102.160
3.750	102.680
3.875	103.350
3.990	104.120
4.000	104.170
4.125	104.659
4.250	105.057
4.375	105.456
4.500	105.854
4.625	106.253

10 year	
Rate	30 Day
3.625	103.390
3.750	103.765
3.875	104.140
3.990	104.465
4.000	104.515
4.125	104.890
4.250	105.265
4.375	105.640
4.500	106.015
4.625	106.390

30/25 year HB	
Rate	30 Day
4.250	98.738
4.375	99.538
4.500	100.443
4.625	101.453
4.750	102.092
4.875	102.574
4.990	103.118
5.000	103.168
5.125	103.874
5.250	104.503

15 year HB	
Rate	30 Day
3.625	100.485
3.750	100.943
3.875	101.550
3.990	102.258
4.000	102.308
4.125	102.684
4.250	102.957
4.375	103.231
4.500	103.504
4.625	103.778

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	-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	-1.000	-1.000	-1.000	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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Open Access	
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4.250	97.933
4.375	98.849
4.500	99.736
4.625	100.573
4.750	102.074
4.875	103.076
5.000	103.924
5.125	104.767
5.250	105.479

Open Access	
Rate	20 Year Fixed
4.125	98.901
4.250	99.315
4.375	99.986
4.500	100.771
4.625	101.515
4.750	102.855
4.875	103.562
5.000	104.262
5.125	104.945
5.250	105.478

Open Access	
Rate	15 Year Fixed
3.125	96.875
3.250	97.472
3.375	98.237
3.500	98.978
3.625	99.585
3.750	100.038
3.875	100.689
4.000	101.404
4.125	102.003
4.250	103.225

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 580 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 "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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