



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 - 1:00pm ET

prices are subject to change without notice



W. Rate Sheet Dated: **12/24/2013**

Release Time:

10:00 AM ET

30 Day Lock Expiration:

1/23/2014

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	100.165
3.875	100.665
4.000	101.365
4.125	101.465
4.250	103.134
4.375	103.519
4.500	104.134
4.625	104.234
4.750	105.662
4.875	106.062
5.000	106.662
5.125	106.762
5.250	106.912

Government 20 Year Fixed FHA/VA 30 Day Pricing	
Rate	Base Price
3.750	99.915
3.875	100.415
4.000	101.115
4.125	101.215
4.250	102.884
4.375	103.269
4.500	103.884
4.625	103.984
4.750	105.562
4.875	105.962
5.000	106.562
5.125	106.662
5.250	106.812

Government 15/10 Year Fixed FHA/VA 30 Day Pricing	
Rate	Base Price
3.250	99.974
3.375	100.234
3.500	100.484
3.625	100.559
3.750	102.006
3.875	102.306
4.000	102.856
4.125	102.906
4.250	103.799
4.375	104.099
4.500	104.649
4.625	104.699
4.750	104.499

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 = 0.130	

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	99.665
3.875	100.165
4.000	100.865
4.125	100.965
4.250	102.634
4.375	103.019
4.500	103.634
4.625	103.734
4.750	105.162
4.875	105.562
5.000	106.162
5.125	106.262
5.250	106.412

Specialty Gov. 20 Year Fixed FHA/VA 30 Day Pricing	
Rate	Base Price
3.750	99.565
3.875	100.065
4.000	100.765
4.125	100.865
4.250	102.534
4.375	102.919
4.500	103.534
4.625	103.634
4.750	105.062
4.875	105.462
5.000	106.062
5.125	106.162
5.250	106.312

Specialty Gov. 15/10 Year Fixed FHA/VA 30 Day Pricing	
Rate	Base Price
3.250	99.474
3.375	99.734
3.500	99.984
3.625	100.059
3.750	101.506
3.875	101.806
4.000	102.356
4.125	102.406
4.250	103.299
4.375	103.599
4.500	104.149
4.625	104.199
4.750	103.999

OTC 30 & 15 Year Fixed		
Rate	OTC 30 yr.	OTC 15 yr.
	Base Price	Base Price
3.000	N/A	N/A
3.500	N/A	98.350
4.000	98.690	100.722
4.500	101.459	102.515
5.000	103.987	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 = 0.130

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:	12/24/2013 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
4.375	97.738	97.438
4.500	98.713	98.413
4.625	99.791	99.491
4.750	100.666	100.366
4.875	101.480	101.180
5.000	102.407	102.107
5.125	103.448	103.148
5.250	104.353	104.053
5.375	105.157	104.857
5.500	105.962	105.662

DU Refi Plus 15 Year		
Rate	≤ 105% LTV	> 105% LTV
3.500	98.662	98.187
3.625	99.181	98.706
3.750	99.725	99.250
3.875	100.414	99.939
4.000	101.247	100.772
4.125	101.769	101.294
4.250	102.207	101.732
4.375	102.644	102.169
4.500	103.082	102.607
4.625	103.519	103.044

DU Refi Plus 20 Year		
Rate	≤ 105% LTV	> 105% LTV
4.375	100.650	99.080
4.500	101.307	99.817
4.625	101.963	100.656
4.750	102.495	101.317
4.875	102.969	101.956
5.000	103.443	102.708
5.125	103.917	103.574
5.250	104.314	104.314
5.375	104.978	104.978
5.500	105.642	105.642

DU Refi Plus 10 Year		
Rate	≤ 105% LTV	> 105% LTV
3.500	101.279	98.662
3.625	101.648	99.181
3.750	101.981	99.725
3.875	102.314	100.414
4.000	102.647	101.247
4.125	102.882	101.769
4.250	103.093	102.207
4.375	103.304	102.644
4.500	103.515	103.082
4.625	103.725	103.519

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
4.375	100.408
4.500	101.274
4.625	102.242
4.750	102.948
4.875	103.559
4.990	104.233
5.000	104.283
5.125	105.121
5.250	105.833
5.375	106.450

20 year	
Rate	30 Day
4.125	100.677
4.250	101.394
4.375	102.050
4.500	102.707
4.625	103.363
4.750	103.895
4.875	104.369
4.990	104.793
5.000	104.843
5.125	105.317

15 year	
Rate	30 Day
3.500	101.218
3.625	101.681
3.750	102.179
3.875	102.820
3.990	103.556
4.000	103.606
4.125	104.007
4.250	104.304
4.375	104.601
4.500	104.897

10 year	
Rate	30 Day
3.625	103.048
3.750	103.381
3.875	103.714
3.990	103.997
4.000	104.047
4.125	104.282
4.250	104.493
4.375	104.704
4.500	104.915
4.625	105.125

30/25 year HB	
Rate	30 Day
4.250	98.242
4.375	99.022
4.500	99.903
4.625	100.887
4.750	101.518
4.875	102.004
4.990	102.553
5.000	102.603
5.125	103.316
5.250	103.963

15 year HB	
Rate	30 Day
3.625	100.006
3.750	100.441
3.875	101.020
3.990	101.694
4.000	101.744
4.125	102.032
4.250	102.204
4.375	102.376
4.500	102.547
4.625	102.719

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	-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	
Rate	30 Year Fixed
4.125	96.820
4.250	97.369
4.375	98.290
4.500	99.182
4.625	100.026
4.750	101.534
4.875	102.571
5.000	103.426
5.125	104.274
5.250	104.991

Open Access	
Rate	20 Year Fixed
4.125	98.676
4.250	99.098
4.375	99.389
4.500	100.181
4.625	100.934
4.750	102.285
4.875	103.042
5.000	103.754
5.125	104.448
5.250	104.992

Open Access	
Rate	15 Year Fixed
3.125	96.347
3.250	96.908
3.375	97.675
3.500	98.420
3.625	99.033
3.750	99.489
3.875	100.118
4.000	100.838
4.125	101.440
4.250	102.663

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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