

For the most current pricing and additional programs, please use NYLX/ Pricing Engine. Indication Pricing is only distributed once a day and may not reflect any investor pricing improvements or decreases.

Conforming

Conforming Fixed Rate

30 Year Fixed		
Rate	12 Day	25 Day
5.500	(2.886)	(2.860)
5.375	(2.886)	(2.825)
5.250	(2.094)	(1.842)
5.125	(1.312)	(1.021)
5.000	(0.902)	(0.611)
4.875	(0.461)	(0.170)
4.750	0.586	0.877
4.625	1.703	1.986
4.500	2.219	2.502
4.375	2.781	3.064
4.250	3.942	4.226
4.125	N/A	N/A
4.000	N/A	N/A

15 Year Fixed		
Rate	12 Day	25 Day
4.750	(2.914)	(2.770)
4.625	(2.245)	(2.101)
4.500	(1.893)	(1.749)
4.375	(1.520)	(1.376)
4.250	(0.868)	(0.724)
4.125	(0.049)	0.095
4.000	0.368	0.512
3.875	0.809	0.953
3.750	1.490	1.634
3.625	2.674	2.818

30 Year Agency Jumbo		
Rate	12 Day	25 Day
5.500	(1.886)	(1.860)
5.375	(1.886)	(1.825)
5.250	(1.094)	(0.842)
5.125	(0.312)	(0.021)
5.000	0.098	0.389
4.875	0.539	0.830
4.750	1.586	1.877
4.625	2.703	2.986
4.500	3.219	3.502
4.375	3.781	4.064
4.250	4.942	5.226
4.125	N/A	N/A
4.000	N/A	N/A

\$500,000 in SB or Riverside
\$729,750 in LA or Orange

All Conforming Products - Price Adjustments

Price Adjustments	LTV<=70	70.01-75	75.01-80	80.01-85	85.01-90
N/O/O	-1.750	-1.750	-3.000	N/A	N/A
CLTV 90.01-95%	0.000	-0.250	-0.250	-0.250	-0.250
Condo	0.000	0.000	-0.750	-0.750	-0.750
Escrow Waiver	-0.250	-0.250	-0.250	-0.250	-0.250
2 Units	-1.000	-1.000	-1.000	-1.000	-1.000
3-4 Units	-1.500	-1.500	N/A	N/A	N/A
Manufactured Home	-1.750	-1.750	-1.750	N/A	N/A
Agency Jumbo Cash-Out	-1.000	-1.000	N/A	N/A	N/A
Interest-Only (30 yr Conf)	-1.000	-1.000	-1.000	N/A	N/A

Fico Adjustments	Not applicable on 15 Year Fixed					
Score	≤ 60%	60.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
740+	0.250	0.000	0.000	0.000	0.000	0.000
720 - 739	0.250	0.000	0.000	-0.250	0.000	0.000
700 - 719	0.250	-0.500	-0.500	-0.750	-0.500	N/A
680 - 699	0.000	-0.500	-1.000	-1.500	N/A	N/A
660 - 679	0.000	-1.000	-2.000	-2.500	N/A	N/A
640 - 659	-0.500	-1.250	-2.500	-3.000	N/A	N/A
620 - 639	-0.750	-1.500	-3.000	-3.000	N/A	N/A
< 620	N/A	N/A	N/A	N/A	N/A	N/A

Cash-Out Adjustments	Score	≤ 60%	60.01-75%	75.01-80%	80.01-85%	85.01-90%
740+	0.000	-0.250	-0.500	N/A	N/A	
700 - 739	0.000	-0.625	-0.750	N/A	N/A	
680 - 699	0.000	-0.750	-1.375	N/A	N/A	
660 - 679	-0.250	-0.750	-1.500	N/A	N/A	
640 - 659	-0.250	-1.250	-2.250	N/A	N/A	
620 - 639	-0.250	-1.250	-2.750	N/A	N/A	
< 620	-0.250	-1.750	-2.750	N/A	N/A	

Fico Adjustments	DU REFI PLUS (30 & 15 YR)								
Score	≤ 60%	60.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%	90.01-95%*	95.01-97%*	>97%*
740+	0.250	0.000	0.000	0.000	0.000	0.000	0.000	-0.500	-1.000
720 - 739	0.250	0.000	0.000	0.000	0.000	0.000	0.000	-0.500	-1.000
700 - 719	0.250	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-1.000	-1.500
680 - 699	0.000	-0.500	-0.750	-0.750	-0.750	-0.750	-0.750	-1.250	-1.750
660 - 679	0.000	-1.000	-1.500	-1.750	-1.750	-1.750	-1.750	-1.750	-1.750
640 - 659	-0.500	-1.250	-1.750	-1.750	-1.750	-1.750	-1.750	-1.750	-1.750
620 - 639	-0.750	-1.500	-1.750	-1.750	-1.750	-1.750	-1.750	-1.750	-1.750
< 620	-1.500	-1.750	-1.750	-1.750	-1.750	-1.750	-1.750	-1.750	-1.750

Jumbo Conforming Cash Out -1.00 Max LTV/ CLTV 60%

Loan Amount Adjustments	Amount
< \$250,000	-0.050
< \$200,000	-0.100
< \$150,000	-0.250
< \$100,000	-0.500
< \$75,000	-1.000

Minimum Loan Amount - \$60,000
Maximum Loan Amount - \$729,750

DU Refi PLUS N/O/O -1.750 All LTV's CLTV => 95% -1.50

DU Refi PLUS Condo -0.75 All LTV's

Agency Jumbo Program Notes

Loan amounts from \$417,001 to \$729,750, depending on county
Max DTI is determined by AU
3% max seller contribution
Max cash-out is \$200,000
2nds may not be paid off with a R/T 1st, considered cash-out
LTV Limits Purchase Rate/Term Cash-Out
Owner Occ 90% 90% 60%* *740 min fico
2nd Home 90% 90% N/A
Investment 80% 75% N/A

Conforming LIBOR ARMs

See "All Conforming Products - Price Adjustments" above

5/1 ARM		
Rate	12 Day	25 Day
3.875	(1.377)	(1.200)
3.750	(1.033)	(0.865)
3.625	(0.493)	(0.335)
3.500	(0.163)	0.000
3.375	0.247	0.400
3.250	0.576	0.719
3.125	0.942	1.090
3.000	1.680	1.818
2.875	3.062	3.190
2.750	3.741	3.875
2.625	#VALUE!	#VALUE!
2.500	#VALUE!	#VALUE!

Caps 5/2/5

Price Adjustments	LTV<=70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95
Other Adjustments						
I.O. (10 yr term)	Available. Please see Pricing Engine for rates and pricing.					
High Balance	-1.250	-1.250	-1.250	-1.250	-1.250	N/A

Program Notes

Qualify using fully-amortized payment
225 bps margin to 1 yr LIBOR
Minimum fico is 620

Minimum Loan Amount : \$60,000 Maximum Loan Amount : \$625,500

FHA

30 Year Fixed		
Rate	12 Day	25 Day
5.250	(3.988)	(3.976)
5.125	(2.625)	(2.326)
5.000	(2.618)	(2.350)
4.875	(1.995)	(1.695)
4.750	(1.457)	(1.157)
4.625	0.197	0.506
4.500	0.328	0.575
4.375	1.117	1.426
4.250	1.621	1.930
4.125	5.063	5.382
4.000	5.154	5.381

15 Year Fixed	
Rate	30 Day
4.500	(2.470)
4.375	(2.470)
4.250	(1.991)
4.125	(0.431)
4.000	(0.565)
3.875	(0.286)
3.750	0.282
3.625	#VALUE!
3.500	N/A
3.375	N/A
3.250	N/A

30 Year Jumbo		
Rate	12 Day	25 Day
5.250	(3.088)	(3.076)
5.125	(1.725)	(1.426)
5.000	(1.718)	(1.450)
4.875	(1.095)	(0.795)
4.750	(0.557)	(0.257)
4.625	1.097	1.406
4.500	1.228	1.475
4.375	2.017	2.326
4.250	2.521	2.830
4.125	5.963	6.282

FHA/ VA Fixed Price Adjustments	
VA	-0.375
2/1 Buydown	-0.250
Loan Amt \$60k - \$74,999	-1.000
Loan Amt >=\$75k <\$150k	-0.150
N/O/O (streamline only)	-1.500
Fico 620 - 639	N/A
Fico 640 - 659	-0.75
*640 min FICO for Gov't Products	
Condo Spot Approval	Ineligible
Manufactured Home	Ineligible

SRP is included

FHA Jumbo 30 Yr Fixed Notes
Maximum LTV is 96.5%(P) / 97.75%(R)
Min 640 fico
0 x 30 last 12 months
2 appraisals required if >\$417,000 and > 95% LTV
Must receive LP or DO approval

*Max price (3.25) Higher rebates may be available through NYLX

Rates shown are at current market conditions and are subject to change at any time

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