

FHA Insured First Loans

American Home – FHA – Repayable* 3.5% DPA

	30 Day
6.750	98.011
6.875	99.810
7.000	100.148
7.125	100.439
7.250	100.686
7.375	99.771
7.500	100.026
7.625	100.243
7.750	100.426

**Repayable Seconds must be a 10 – year term with a note rate 2% above the first mortgage note rate. Requires regular Monthly Payments.*

American Home – FHA – Repayable* 5.0% DPA

	30 Day
6.750	97.430
6.875	99.229
7.000	99.566
7.125	99.857
7.250	100.104
7.375	99.189
7.500	99.444
7.625	99.661
7.750	99.845

**Repayable Seconds must be a 10 – year term with a note rate 2% above the first mortgage note rate. Requires regular Monthly Payments.*

American Home – FHA – Forgivable 3.5% DPA**

	30 Day
6.750	96.012
6.875	97.811
7.000	98.149
7.125	98.440
7.250	98.687
7.375	97.772
7.500	98.027
7.625	98.244
7.750	98.427

***Forgivable Seconds must be a 30 – year term, 0% interest, and no monthly payments with a 120-month forgiveness period*

- Lock extensions cost 0.125% per 7-day period (Except during times of market volatility when lock extensions will be priced based on market conditions.)
- Programs are available in the following states: California, Oregon, Arizona, Colorado, Michigan, Idaho, Ohio, Illinois, Texas, Utah, Alabama, Georgia, Florida, Tennessee, Maryland, Arkansas, Pennsylvania, Hawaii

FHA Insured First Loans – (American Home) – LLPAs

Loan Level Price Adjustments for all FHA Products

Manufactured Home	- 0.750
2 Units	- 0.250
Manual UW (Downgrade)	- 1.500
Income Exceeds 160% AMI	- 0.250
High Balance	- 4.000
FICO 660+	- 0.000
FICO 650 – 659	- 0.250
FICO 640 – 649	- 0.500
FICO 620 – 639	- 1.500
FICO 600 – 619	- 2.000

Effective immediately, temporary interest rate buydowns are not available until further notice.