

FHA Insured First Loans

American Home – FHA – Repayable* 3.5% DPA

	30 Day
6.750	98.050
6.875	99.193
7.000	99.531
7.125	99.822
7.250	100.069
7.375	99.186
7.500	99.441
7.625	99.659
7.750	99.842

**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	97.469
6.875	98.612
7.000	98.949
7.125	99.241
7.250	99.488
7.375	98.605
7.500	98.860
7.625	99.077
7.750	99.261

**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	96.051
6.875	97.194
7.000	97.532
7.125	97.823
7.250	98.070
7.375	97.187
7.500	97.442
7.625	97.660
7.750	97.843

***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.