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LoansBetter
EMPOWERING YOUR FUTURE, ONE LOAN AT A TIME

Today's Date: 09/16/2026
Effective Time: 10:23 am
Lock Cut off Time: 02:00 PM (PST)

FHA Insured First Loans

American Home – FHA – Repayable* 3.5% DPA	
	30 Day
6.750	96.324
6.875	96.753
7.000	97.142
7.125	97.485
7.250	97.782
7.375	98.199
7.500	98.495
7.625	98.749
7.750	98.964

**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	95.743
6.875	96.171
7.000	96.560
7.125	96.904
7.250	97.200
7.375	97.617
7.500	97.914
7.625	98.168
7.750	98.382

**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	93.950
6.875	94.379
7.000	94.768
7.125	95.111
7.250	95.408
7.375	95.825
7.500	96.121
7.625	96.375
7.750	96.590

***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.