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LoansBetter
EMPOWERING YOUR FUTURE, ONE LOAN AT A TIME

Today's Date: 11/03/2026
Effective Time: 10:24 am
Lock Cut off Time: 02:00 PM (PST)

FHA Insured First Loans

American Home – FHA – Repayable* 3.5% DPA	
	30 Day
7.125	96.585
7.250	96.864
7.375	97.304
7.500	97.703
7.625	98.056
7.750	98.362
7.875	97.517
8.000	97.822
8.125	98.085

**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
7.125	96.003
7.250	96.283
7.375	96.722
7.500	97.121
7.625	97.475
7.750	97.780
7.875	96.935
8.000	97.241
8.125	97.503

**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
7.125	94.211
7.250	94.490
7.375	94.930
7.500	95.329
7.625	95.682
7.750	96.088
7.875	96.143
8.000	96.348
8.125	96.586

***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.