

FHA Insured First Loans

American Home – FHA – Repayable* 3.5% DPA

	30 Day
8.250	100.544
8.125	100.418
8.000	100.293
7.875	100.168
7.750	100.043
7.625	99.294
7.500	99.168
7.375	99.043
7.250	98.918

*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
8.250	100.044
8.125	99.918
8.000	99.793
7.875	99.668
7.750	99.543
7.625	98.794
7.500	98.668
7.375	98.543
7.250	98.418

*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
8.250	99.045
8.125	98.919
8.000	98.794
7.875	98.669
7.750	98.544
7.625	97.795
7.500	97.669
7.375	97.544
7.250	97.419

**Forgivable Seconds must be a 30 – year term, 0% interest, and no monthly payments with a 36-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) – LLPA's

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.