

E. Interest Rate Buydown Fees

AHFC permits up to a maximum 1% interest rate buydown in increments of .125, based on the following buydown fee schedule:

The below pricing is effective for lock-ins submitted *prior to March 15, 2016*.

Interest Rate Buydown	Buydown Fees	
	15 Year	30 Year
0.125	0.500	0.500
0.250	1.000	1.000
0.375	1.500	1.750
0.500	2.000	2.250
0.625	2.750	3.000
0.750	3.250	3.750
0.875	4.000	4.500
1.000	4.500	5.000

The below pricing is effective for lock-ins submitted *on or after March 15, 2016*.

Interest Rate Buydown	Buydown Fees	
	15 Year	30 Year
0.125	0.500	0.625
0.250	1.125	1.250
0.375	1.625	1.875
0.500	2.250	2.500
0.625	2.875	3.250
0.750	3.500	4.000
0.875	4.250	4.750
1.000	4.875	5.375

Lenders should indicate the buydown requested at the time of commitment submission. Lenders may also request a buydown rate by submitting a change request.

The applicable buydown fee is net funded at loan purchase.

Please note that the buydown fee may not be financed under any AHFC program. Buydown fees are subject to change at any time. AHFC will notify Lenders and the public by Seller Memorandum in advance of any change.