

DPA Program Comparison		
Feature	Plus 0% Deferred	Score Advantage
Loans Sold to	1st & 2nd to MBOH	
First-Lien MI	FHA, VA, RD or HUD184	
First-Lien Interest Rate * Click here to verify current rate	Reg Bond + .25% (* <i>Subject to change without notice</i>)	Based on Mid-Credit Score: 740+ = Reg Bond + .25% 700-739 = Reg Bond + .50% 660-699 = Reg Bond + .75% 620-659 = Reg Bond + 1.00% (* <i>Subject to change without notice</i>)
DPA 2nd Interest Rate	0% Fixed	Same as First Lien
First-Lien Term	30 Years	
DPA Term	Deferred until sale or transfer of property	15 yr Amortized
DPA Loan Amount	Up to 5% of Purchase Price (Min \$1,500/Max \$6,500)	
Minimum Credit Score	620	
Maximum Back End Ratio	43%	As allowed by insuror/guarantor
Homebuyer Education	Required	
Minimum Borrower Investment	\$1,000	
Application Fee	\$100	\$175
Penalties	No prepayment penalties	
Links	Website	Website
	Terms & Conditions	Terms & Conditions