

**BULLETIN**  
**EPO Policy Change**  
**February 19, 2009**

Our Early Pay Off Policy has changed effective all loans funded 3/01/09 or after. In the event that any loan purchased by 1AM is paid in full within 150 days from funding date (unless otherwise designated on our rate sheet) repayment in full of service or yield spread premiums will be required, regardless of who pays off the loan.

Loans that funded prior to 3/01/09 are still subject to the 120 day requirement.

For questions, please contact your AE



**1st Advantage Mortgage**  
A DRAPER AND KRAMER Company