

# Early Payoff Recapture

Effective for all loans funded on or after 3/01/09

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 release or yield spread premiums will be required, regardless of who pays off the loan.

For questions, please contact your AE



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