



[Product Guidelines](#) | [Daily Rate Sheet](#) | [Pricing or Locks](#) | [Upload](#) | [Loan Pipeline](#)

Summary

As a result of the Temporary Payroll Tax Cut Continuation Act of 2011, Home Savings will implement a change in to our pricing structure to accommodate the increased loan guarantee fee (G-Fee) for all Conforming, Conventional (including High Balance) Loans.

Detailed Requirements

An additional .50pt cost will be added to locks as follows:

30 day and 45 day locks: effective on Tuesday, January 17, 2012

15 day locks effective January 20, 2012

This additional cost will be included in our posted pricing on the effective dates listed above.

Extensions on existing locks expiring January 31 or later will be charged the standard extension fee plus .50 pt.

All loans locked without the additional G-Fee pricing, must fund no later than Friday, February 3, 2012, regardless of lock expiration date.

Locks/Pipeline

As indicated above

Questions

If you have any questions, contact your Account Executive.

For broker use only.
Home Savings of America
35 E. Broadway, Little Falls, MN 56345

FDIC

