	Iowa Bankers Mortgage Corporation MPF Program			
	Servicing			
	*Effective with Delivery Commitments 11/1/2025 and after			
	LAST REVISION 11/1/2025			
				30 YEAR
	CONVENTIONAL	CONVENTIONAL	CONVENTIONAL	FHA/VA/RURAL
\$ AMOUNT	30 & 25 YEAR	20 YEAR	15 & 10 YEAR	DEVELOPMENT
220,000 +	0.80%	0.65%	0.65%	1.00%
170,000 - 219,999	0.76%	0.61%	0.61%	0.90%
120,000 - 169,999	0.73%	0.58%	0.58%	0.85%
70,000 - 119,999	0.68%	0.53%	0.53%	0.70%
0 - 69,999	0.55%	0.45%	0.45%	0.60%
	Escrow Waiver Fee - LTV <= 80% .25%			
	Processing Fee \$150			
	Tax Service	Fee	\$83	
	Iowa Bankers Mortgage Corporation is			
	authorized to service loans for properties			
	located in Arizona, Colorado, Illinois, Iowa,			
	Kansas, Minnesota, Missouri, Nebraska, North Dakota, South Dakota, and Wisconsin.			
	Notiti Dakota, Soutii Dakota, aliu Wiscolisiii.			
	IBMC will not purchase government loans with a term under 30 years.			
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	THE MINIMUM CREDIT SCORE FOR ALL GOVERNMENT LOANS IS 640.			