**How to identify if your lock has AMI incentives**

On your lock form, the first notation under Notes/Advisories (in red) will always tell you what the AMI is in your county, and what percentage you fall in to.

Also, under **Adjustments** look for words like **Adjustment Cap Applied** (or anything to do with AMI)



Within Encompass, to make sure that you have **not** unintentionally locked a loan with AMI incentives, look at **Forms - Borrower Summary (GM3).** It will indicate that it is an AMI loan. It is suggested that you add this field to any pipeline views in which you monitor your locked loans.



As of 4/2/2024 the current Fannie Mae LLPAs for are listed below

<https://singlefamily.fanniemae.com/media/9391/display>







