To:	All Customers	From:	Flagstar Lending
Date:	05/04/20	Memo #:	20055
Subject:	**Purchase Special LLPA for Agency and Government Loans**		

Effective Monday, May 4, 2020, for new Agency and Government locks, the existing Purchase Special LLPA will be decreased to 0.500.

Purpose Type	Old	New
Purchase Special	1.000	0.500