

PROGRAM CODE: FHP30,FHP15,FHP51

FHA PORTFOLIO				
FIXED / ARM				
PURCHASE				
OCCUPANCY	UNITS	LTV	FICO RANGE	DTI
PRIMARY	1-4	90.00	550-579	AUS
		96.50	580-619	
RATE & TERM				
OCCUPANCY	UNITS	LTV	FICO RANGE	DTI
PRIMARY	1-4	90.00	550-579	AUS
		97.75	580-619	
CASH OUT				
OCCUPANCY	UNITS	LTV	FICO RANGE	DTI
PRIMARY	1-4	80.00	550-619	AUS
FHA PORTFOLIO - HIGH BALANCE				
FIXED / ARM				
PURCHASE				
OCCUPANCY	UNITS	LTV	FICO RANGE	DTI
PRIMARY	1-4	90.00	550-579	AUS
		96.50	580-619	
RATE & TERM				
OCCUPANCY	UNITS	LTV	FICO RANGE	DTI
PRIMARY	1-4	90.00	550-579	AUS
		97.75	580-619	
CASH OUT				
OCCUPANCY	UNITS	LTV	FICO RANGE	DTI
PRIMARY	1-4	80.00	550-619	AUS

MIP							
BASE LOAN AMOUNT	> 15 YEARS			≤ 15 YEARS			
	LTV	UFMIP	ANNUAL	LTV	UFMIP	ANNUAL	
≤ \$625,500	> 95.00	1.75%	0.85%	> 90.00	1.75%	0.70%	
	≤ 95.00		0.80%	≤ 95.00		0.45%	
≥ \$625,500	> 95.00		1.05%	> 78.00		> 78.00 ≤ 90.00	0.45%
	≤ 95.00		1.00%	> 90.00			0.70%
						0.95%	