



PROGRAM CODE: FHP30,FHP15,FHPHB30

FHA PORTFOLIO & HIGH BALANCE				
FIXED / ARM				
PURCHASE				
OCCUPANCY	UNITS	LTV	FICO	DTI
PRIMARY	1-4	90.00	500-579	AUS
		96.50	580-800	
		96.50	NO FICO	
RATE & TERM				
OCCUPANCY	UNITS	LTV	FICO	DTI
PRIMARY	1-4	90.00	500-579	AUS
		97.75	580-800	
		97.75	NO FICO	
CASH OUT				
OCCUPANCY	UNITS	LTV	FICO	DTI
PRIMARY	1-4	80.00	500-800	AUS
		80.00	NO FICO	

MIP						
BASE LOAN AMOUNT	> 15 YEARS			≤ 15 YEARS		
	LTV	UFMIP	ANNUAL	LTV	UFMIP	ANNUAL
≤ \$806,500	> 95.00	1.75%	0.55%	> 90.00	1.75%	0.40%
	≤ 95.00		0.50%	≤ 90.00		0.15%
≥ \$806,500	> 95.00		0.75%	> 78.00		0.15%
	≤ 95.00		0.70%	> 78.00 ≤ 90.00		0.40%
				> 90.00		0.65%