



PROGRAM CODE: FH30,FH15,FH51, FH30S

FHA				
FIXED / ARM				
PURCHASE				
OCCUPANCY	UNITS	LTV	MIN FICO	DTI
PRIMARY	1-4	96.50	620	AUS
RATE & TERM				
OCCUPANCY	UNITS	LTV	MIN FICO	DTI
PRIMARY	1-4	97.75 <sup>(1)</sup>	620	AUS
STREAMLINE				
OCCUPANCY	UNITS	LTV	MIN FICO	DTI
PRIMARY	1-4	97.75	620	AUS
CASH OUT				
OCCUPANCY	UNITS	LTV	MIN FICO	DTI
PRIMARY	1-4	80	620	AUS

(1) LTV IS LIMITED TO 85% IF BORROWER HAS OCCUPIED SUBJECT AS THEIR PRINCIPAL RESIDENCE FOR FEWER THAN 12 MONTHS PRIOR TO THE CASE NUMBER ASSIGNMENT DATE; OR IF OWNED LESS THAN 12 MONTHS, THE BORROWER HAS NOT OCCUPIED THE SUBJECT PROPERTY FOR THAT ENTIRE PERIOD OF OWNERSHIP.