

## FHA PREMIUM & HIGH BALANCE

Program Code: FH##, FHJ##

Purchase					
Occupancy	Unit	Max LTV/CLTV/HCLTV		Min. FICO	DTI
		Fixed	ARM		
Primary Residence	1-4 Unit	96.5		620	AUS

Limited Cash-Out Refinance					
Occupancy	Unit	Max LTV/CLTV/HCLTV		Min. FICO	DTI
		Fixed	ARM		
Primary Residence	1-4 Unit	97.75 <sup>(1)</sup>		620	AUS

Streamline					
Occupancy	Unit	Max LTV/CLTV/HCLTV		Min. FICO	DTI
		Fixed	ARM		
Primary Residence	1-4 Unit	97.75		620	AUS

Cash-Out Refinance					
Occupancy	Unit	Max LTV/CLTV/HCLTV		Min. FICO	DTI
		Fixed	ARM		
Primary Residence	1-4 Unit	80		620	AUS

(1) LTV is limited to 85% if:

- Principal residence occupancy < 12 months prior to case number assignment date
- Property owned < 12 months and not occupied for entire ownership period

Mortgage Insurance Premium (MIP)						
Base Loan Amount	> 15 Years			≤ 15 Years		
	LTV	UFMIP	Annual MIP	LTV	UFMIP	Annual MIP
≤ \$726,200	> 95.00	1.75%	0.55%	> 90.00	1.75%	0.40%
	> 90.00 - ≤ 95.00		0.50%	≤ 90.00		0.15%
	≤ 90.00		0.50%			
> \$726,200	> 95.00	1.75%	0.75%	> 90.00	1.75%	0.65%
	> 90.00 - ≤ 95.00		0.70%	> 78.00 - ≤ 90.00		0.40%
	≤ 90.00		0.70%	≤ 78.00		0.15%