

FHA PORTFOLIO & HIGH BALANCE

Program Code: FHP##

Purchase					
Occupancy	Unit	Max LTV/CLTV/HCLTV		Min. FICO	DTI
		Fixed	ARM		
PRIMARY RESIDENCE	1-4 UNIT		90	500 - 579	AUS
			96.50	580 - 800	
			96.50	NO FICO	

Limited Cash-Out Refinance					
Occupancy	Unit	Max LTV/CLTV/HCLTV		Min. FICO	DTI
		Fixed	ARM		
PRIMARY RESIDENCE	1-4 UNIT		90	500 - 579	AUS
			97.75	580 - 800	
			97.75	NO FICO	

Cash-Out Refinance					
Occupancy	Unit	Max LTV/CLTV/HCLTV		Min. FICO	DTI
		Fixed	ARM		
PRIMARY RESIDENCE	1-4 UNIT		80	500 - 800	AUS
			80	NO FICO	

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%