



PROGRAM CODE: HB30,HB20,HB15,HB56,HB76,HB106

HIGH BALANCE DU / LP						
FIXED						
PURCHASE / RATE & TERM						
OCCUPANCY	UNITS	LTV W/O 2ND	LTV W/ 2ND	CLTV	MIN FICO	DTI
PRIMARY	1	97 ⁽¹⁾	97 ⁽¹⁾	97 ⁽¹⁾	620 ⁽²⁾	DETERMINED BY DU
	2	85	85	85		
	3-4	75	75	75		
SECOND HOME	1	90	90	90		
INVESTMENT	1 ⁽³⁾	85	85	85		
	2-4	75	75	75		
CASH OUT						
OCCUPANCY	UNITS	LTV W/O 2ND	LTV W/ 2ND	CLTV	MIN FICO	DTI
PRIMARY	1	80	80	80	620 ⁽²⁾	DETERMINED BY DU
	2-4	75	75	75		
SECOND HOME	1	75	75	75		
INVESTMENT	1	75	75	75		
	2-4	70	70	70		
ARM						
PURCHASE / RATE & TERM						
OCCUPANCY	UNITS	LTV W/O 2ND	LTV W/ 2ND	CLTV	MIN FICO	DTI
PRIMARY	1	95	95	95	620 ⁽²⁾	DETERMINED BY DU
	2	85	85	85		
	3-4	75	75	75		
SECOND HOME	1	90	90	90		
INVESTMENT	1	85	85	85		
	2-4	75	75	75		
CASH OUT						
OCCUPANCY	UNITS	LTV W/O 2ND	LTV W/ 2ND	CLTV	MIN FICO	DTI
PRIMARY	1	80	80	80	620 ⁽²⁾	DETERMINED BY DU
	2-4	75	75	75		
SECOND HOME	1	75	75	75		
INVESTMENT	1	75	75	75		
	2-4	70	70	70		

- (1) MAXIMUM LTV/CLTV/HCLTV FOR LOANS WITH A NON-OCCUPANT BORROWER IS 95%.
- (1) AT LEAST ONE BORROWER (BUYER) MUST BE FIRST TIME HOMEBUYER.
- (2) 7-10 FINANCED PROPERTIES MIN FICO 720 & RESERVES OF 6% OF AGGREGATE UPB REQUIRED.
- (3) RATE AND TERM LTV 75%.

2024 High Balance Loan Limits	
Units	All States
1	\$1,149,825
2	\$1,472,250
3	\$1,779,525
4	\$2,211,600