

## FHA PORTFOLIO & HIGH BALANCE

Program Code: FHP##

Purchase					
Occupancy	Unit	Max LTV/CLTV/HCLTV		Min. FICO	DTI
		Fixed	ARM		
PRIMARY RESIDENCE	1-4 UNIT		96.5	500 - 579	AUS
			96.5	580 - 800	
			96.5	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	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	1.75%	0.75%	> 78.00	1.75%	0.15%
	≤ 95.00		0.70%	> 78.00 ≤ 90.00		0.40%
				> 90.00		0.65%