

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 ⁽¹⁾		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