

FHA PRIME				
FIXED / ARM				
PURCHASE				
OCCUPANCY	UNITS	LTV	MIN FICO	DTI
PRIMARY	1-4	96.50	640	AUS
RATE & TERM				
OCCUPANCY	UNITS	LTV	MIN FICO	DTI
PRIMARY	1-4	97.75 ⁽¹⁾	640	AUS
STREAMLINE				
OCCUPANCY	UNITS	LTV	MIN FICO	DTI
PRIMARY	1-4	97.75	640	AUS
CASH OUT				
OCCUPANCY	UNITS	LTV	MIN FICO	DTI
PRIMARY	1-4	80	640	AUS

⁽¹⁾ LTV IS LIMITED TO 85% IF BORROWER HAS OCCUPIED SUBJECT AS THEIR PRINCIPAL RESIDENCE FOR FEWER THAN 12 MONTHS PRIOR TO THE CASE NUMBER ASSIGNMENT DATE; OR IF OWNED LESS THAN 12 MONTHS, THE BORROWER HAS NOT OCCUPIED THE SUBJECT PROPERTY FOR THAT ENTIRE PERIOD OF OWNERSHIP.