



| Loan Amount  | Payment    |            | Rate   | YSP     | Closing Status | Lock       |
|--------------|------------|------------|--------|---------|----------------|------------|
|              | PI         | PITI       |        |         |                |            |
| \$153,000.00 | \$869.61   | \$1,183.36 | 5.3750 | -1.1190 | Accept         | Price Lock |
| 30 Year      | \$1,020.33 | \$1,311.13 | 5.1250 | -1.0740 | Accept         | Price Lock |



## FHA Mortgage Loans

| Program Number       | Program Description   | Program Type | Max Loan Amount  | Max LTV/CLTV | Min FICO         | Occupancy Types | Purpose  | Doc Types         |
|----------------------|---|--------------|------------------|--------------|------------------|-----------------|----------|-------------------|
| <a href="#">6016</a> | FHA Traditional Fixed and ARM Purchase                        | Government   | HUD County Limit | 98.75/100    | 580              | OO              | P        | Full              |
| <a href="#">6050</a> | FHA Traditional Fixed and ARM Refinance                       | Government   | HUD County Limit | 98.75/100    | 580              | OO              | R&T/CO   | Full              |
| <a href="#">6051</a> | FHA Fixed and ARM Refinance (LP)                              | Government   | HUD County Limit | 98.75/100    | 580              | OO              | R&T/CO   | Full (run LP)     |
| <a href="#">6052</a> | FHA Streamline Fixed and ARM Refinance (no credit qualifying) | Government   | HUD County Limit | 98.75/100    | None             | OO              | R&T      | Streamline        |
| <a href="#">6059</a> | FHA Streamline Fixed and ARM Refinance (credit qualifying)    | Government   | HUD County Limit | 98.75%       | 580              | OO              | R&T      | Streamline        |
| <a href="#">6068</a> | FHA Fixed and ARM Purchase (LP)                               | Government   | HUD County Limit | 98.75/100    | 580              | OO              | P        | Full (run LP)     |
| <a href="#">6151</a> | DU FHA Refinance  | Government   | HUD County Limit | 98.75%       | 580              | OO              | R&T/CO   | Full/Alt (run DU) |
| <a href="#">6152</a> | DU FHA Purchase   | Government   | HUD County Limit | 98.75%       | 580              | OO              | P        | Full/Alt (run DU) |
| <a href="#">6155</a> | FHA Secure  | Government   | HUD County Limit | 98.75%       | N/A <sup>3</sup> | OO              | R&T      | Full              |
| <a href="#">6189</a> | LP High Balance Fixed FHA                                     | Government   | HUD County Limit | 98.75%       | 600              | OO              | P/R&T/CO | Full              |
| <a href="#">6190</a> | LP High Balance ARM FHA                                       | Government   | HUD County Limit | 98.75%       | 600              | OO              | P/R&T/CO | Full              |
| <a href="#">6191</a> | DU High Balance Fixed FHA                                     | Government   | HUD County Limit | 98.75%       | 600              | OO              | P/R&T/CO | Full              |
| <a href="#">6192</a> | DU High Balance ARM FHA                                       | Government   | HUD County Limit | 98.75%       | 600              | OO              | P/R&T/CO | Full              |

\*Loan programs subject to change at any time without prior notice.\*

<sup>3</sup> Credit scores lower than 620 may be allowed with and without price adjustments.

<sup>4</sup> LP or DU will determine acceptability of scores.

NOTE: Consult Direct Mortgage Loan Program Guidelines for details regarding any specific loan.

View a list of all our [loan programs](#).

Learn about obtaining [FHA approval](#).

Learn the [Benefits](#) of FHA Loans.

Learn [Key Elements](#) of FHA loans.

View a list of all our [VA loans](#).

OO = Owner Occupied

P = Purchase

R&T = Rate & Term Refinance

CO = Cash Out Refinance

FHA = Federal Housing Administration

HUD = Housing & Urban Development, U.S. Department of

DU® = Desktop Underwriter®

LP = Loan Prospector®