

FHA FIXED AND ARM MATRIX CONFORMING AND HIGH BALANCE



CONFORMING LOAN LIMITS

OCCUPANCY		LTV	CLTV	FICO	MAXIMUM LOAN AMOUNT
Primary Residence Purchase	1 Unit	96.50%	103%	600-619 ¹	Conforming Loan Limits
	1 – 4 Units	96.50%	103%	620	Conforming Loan Limits
Primary Residence Rate and Term	1 Unit	97.75%	97.75%	600-619 ¹	Conforming Loan Limits
Primary Residence Purchase w/DPA/Grants	1 – 4 Units	96.50%	105%	620	Maximum Loan Amount Allowed
Primary Residence Simple Refinance Rate and Term Refinance	1 Unit	97.75%	97.75%	620	Conforming Loan Limits
	2-4 Units	97.75%	97.75%	640	Conforming Loan Limits
Streamline Refinance • Owner-occupied only	1-4 Units	97.75%	97.75%	620	Conforming Loan Limits
Primary Residence Cash out Refinance	1 Unit	85%	85%	620	Conforming Loan Limits
				600-619 ⁴	
	2 -4 Units	85%	85%	640	Conforming Loan Limits

HIGH BALANCE LOAN LIMITS

OCCUPANCY		LTV	CLTV	FICO	MAXIMUM LOAN AMOUNT
Primary Residence Purchase	1 – 4 Units	96.50%	103%	620	1 Unit = \$679,650 2 Unit = \$870,225 3 Unit = \$1,051,875 4 Unit = \$1,307,175
Primary Residence Purchase w/DPA/Grants	1 – 4 Units	96.50%	105%	620	Maximum Loan Amount Allowed
Primary Residence Simple Refinance Rate and Term refinance	1 Unit	97.75%	97.75%	620	1 Unit = \$679,650
	2 -4 Units	97.75%	97.75%	640	2 Unit = \$870,225 3 Unit = \$1,051,875 4 Unit = \$1,307,175
Streamline Refinance • Owner-occupied only	1-4 Units	97.75%	97.75%	640	1 Unit = \$679,650
Primary Residence Cash out Refinance	1 Unit	85%	85%	620	1 Unit = \$679,650
	2 -4 Units	85%	85%	640	2 Unit = \$870,225 3 Unit = \$1,051,875 4 Unit = \$1,307,175

1. Purchase/Rate & Term: FICO Score 600-619 Max DTI 45/55: Must have a DU Approve/Eligible (CONFORMING FIXED PRODUCT ONLY)

- 580-599 Investor Specific
- High Balance Investor Specific

2. LP Accept is only allowed with Corporate **Investor Specific** Approval

3. Purchase Maximum 620-639 DTI Maximum 45/55

4. Cash-Out, Simple, Streamline, Rate and Term Refinance Units Max DTI is 55% with 640> FICO and AUS Approval

- o Cash-Out, Simple, Streamline, Rate and Term Refinance Units FICO 620-639 DTI Max. 45/55
- o Cash Out Refinance: **1-4 Units** FICO 600-619 requires Investor Specific if DTI >31/43

5. FHA 2018 County Limits <https://entp.hud.gov/idapp/html/hicost1.cfm>

30 Year Fixed FHA30 = Conforming 5/1 ARM FHA51 = Conforming 30 Year Fixed FHA30HB = High Balance
15 Year Fixed FHA15 = Conf 30 Year Fixed 600-639 FICO FFAF600 = Conf. 5/1 ARM FHA51HB = High Balance