

FHA VS. CONFORMING

*Four ways that FHA helps
get more of your borrowers
approved and funded!*

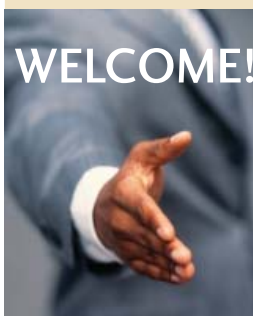
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- Maximum LTV (rate + term refi):
Conforming = 95%
FHA = 97%
- 2nd mortgage seasoning requirements (rate + term refi):
Conforming = Purchase money
2nds only
FHA = 12 months seasoning
- Borrower's minimum investment with gift:
Conforming = 5%
FHA = None!
- Maximum seller's contribution:
Conforming = 3%
FHA = 6%

See page 3 of the Rate Sheet



Contact your Account Executive or local branch for complete information!