

FHA Mortgage Insurance Case # Assignment Date Chart

CASE # ASSIGNED 7/14/08 - 9/30/08

Loan Terms Greater Than 15 Years							
	FICO Score						
LTV	850-680	679-640	639-600	599-560	559-500	499-300	Non-Traditional
< = 90.00	125/50	125/50	125/50	150/50	175/50	175/50	150/50
90.01 - 95.00	125/50	125/50	150/50	175/50	200/50	N/A	175/50
>95	125/55	150/55	175/55	200/55	225a/55	N/A	200/55
Loan Terms of 15 Years or Less							
	FICO Score						
LTV	850-680	679-640	639-600	599-560	559-500	499-300	Non-Traditional
< = 90.00	100/0	100/0	125/0	150/0	175/0	175/0	150/0
90.01 - 95.00	100/25	125/25	150/25	175/25	200/25	N/A	175/25
>95	125/25	150/25	175/25	200/25	200/25	N/A	200/25
Streamline Refinance							
UFMIP	1.50%						
Monthly MI*	0.5%						

*.25% < = 15 year term

CASE # ASSIGNED 10/1/08 - 9/30/09*

Up-Front Premiums			
Purchase / Full Credit Qualifying Refinance	1.75%		
Streamline Refinance (all types)	1.5%		
FHASecure (Delinquent Mortgagors)	3.0%		
Annual Premiums			
LTV	Annual for Loans > 15 Years	LTV	Annual Loans for <= 15 Years
<= 95	0.5%	<= 90	None
> 95	0.55%	> 90	0.25%
FHA Secure	Annual (all loan terms)		
<= 95	0.5%		
>95	0.55%		

*HUD has advised us in Mortgagee Letter 2008-22 that premiums will be adjusted annually on 10/1

MAXIMUM LTV's Beginning 1/1/09

96.5% for all purchases

98.28% for all regular rate/term refinances (cash out remains at 95%)

98.52% for all streamline refinances

CASE # ASSIGNED 4/5/10

Up-Front Premiums			
Purchase / Full Credit Qualifying Refinance	2.25%		
Streamline Refinance (all types)	2.25%		
HECM - Reverse Mortgage	2.00%		
Annual Premiums			
LTV	Annual for Loans > 15 Years	LTV	Annual Loans for <= 15 Years
<= 95	0.5%	<= 90	None
> 95	0.55%	> 90	0.25%