



## FHA Standard and High Balance Product Profile

Maximum LTV/FICO Requirements					
Purchase		No Cash-out Refinance		Cash-out Refinance	
LTV	Min FICO	LTV/CLTV	Min FICO	LTV/CLTV	Min FICO
96.50%	580	97.75% <sup>1</sup>	580	85.0%	580
Mortgage Insurance Premium					
Purchase, No Cash-out Refinance, Cash-out Refinance					
> 15 year terms			≤ 15 year terms		
Applies to Case Numbers assigned on or after January 26, 2015 for base loan amounts equal to or less than \$625,500					
LTV	UFMIP	Annual	LTV	UFMIP	Annual
> 95%	1.75%	0.85%	> 90%	1.75%	0.70%
≤ 95%	1.75%	0.80%	≤ 90%	1.75%	0.45%
Applies to Case Numbers assigned on or after January 26, 2015 for base loan amounts greater than \$625,500					
LTV	UFMIP	Annual	LTV	UFMIP	Annual
> 95%	1.75%	1.05%	> 90%	1.75%	0.95%
≤ 95%	1.75%	1.00%	78.01% - 90.00%	1.75%	0.70%
			≤ 78%	1.75%	0.45%
<sup>1</sup> 85% if not owner occupied within past 12 months					
FHA mortgage limits for all areas:		<a href="https://entp.hud.gov/idapp/html/hicostlook.cfm">https://entp.hud.gov/idapp/html/hicostlook.cfm</a>			