

FHA PRODUCT MATRIX

ALL SERIES 11/03/2025

| 2025 FHA LOAN AMOUNT LIMITS | | | | |
|-----------------------------|-----------------|---------------------|--|--|
| UNITS | STANDARD LIMITS | HIGH BALANCE LMIITS | | |
| 1 | \$524,225 | \$1,209,750 | | |
| 2 | \$671,200 | \$1,548,975 | | |
| 3 | \$811,275 | \$1,872,225 | | |
| 4 | \$1,008,300 | \$2,326,875 | | |

| FHA 203 (B) STANDARD MATRIX | | | | | | | | |
|-----------------------------|------------------|--|--------------------------------|------------------------|------------|--------------|--------------------|--------------------|
| LOAN TYPE PROPERTY | | PRIMARY | | | | SECOND HOME | INVESTMENT | |
| | PROPERTY TYPE | PURCHASE | RATE/TERM (OTHER TO FHA) | SIMPLE (FHA TO FHA) | STREAMLINE | CASH-OUT | STREAMLINE ONLY | STREAMLINE ONLY |
| | | MAX LTV/CLTV | | | | | | |
| FIXED RATE | 1-4 UNIT & CONDO | 96.5% | 97.75% | 97.75% | 105% LTV | 80% LTV/CLTV | 105% LTV | 105% LTV |
| FIXED RATE | MANUFACTURED | LTV/CLTV | LTV/CLTV | LTV/CLTV | 125% CLTV | | 125%CLTV | 125%CLTV |
| SECOND HOME | | Permitted on Credit & Non-Credit Qualifying Streamlines WITHOUT an appraisal only. Transactions with appraisal | | | | | | |
| | | ineligible. Requires written approval from the Jurisdictional HOC. See 4000.1 II.A.1.b.iii (B) for additional information. | | | | | | |
| INVESIMENT PROPERTY | | Permitted on Credit & Non-Credit Qualifying Streamlines WITHOUT an appraisal only. Transactions with appraisal | | | | | | |
| | | ineligible. | | | | | | |

| FHA 203 (H) DISASTER RELIEF LOANS | | | |
|---|---------------|------------------------|--|
| | | PRIMARY RESIDENCE ONLY | |
| LOAN TYPE | PROPERTY TYPE | PURCHASE ONLY | |
| | | MAX LTV/CLTV | |
| FIXED RATE | 1 UNIT, PUD & | 100% LTV/CLTV | |
| FIXED RATE | CONDO | | |
| This product is TPO or Retail only. Correspondents must broker FHA 203 (H) Disaster loans to STG for them to be Eligible. | | | |

| SERIES SPECIFIC REQUIREMENTS/RESTRICTIONS | | | | |
|---|----------------------------------|--|--|--|
| SERIES 1 None | | | | |
| SERIES 2 | Manufactured Homes Not Permitted | | | |
| SERIES 3 | None | | | |
| SERIES 4 | None | | | |

| CREDIT SCORE REQUIREMENTS (ALL PROGRAMS) | | | | | | |
|--|--------------------|-------------|--|--|--|--|
| 1-4 UNIT | 1-4 UNIT | 1-4 UNIT | MANUFACTURED HOMES | | | |
| WITH AUS APPROVAL | MANUAL UNDERWRITES | STREAMLINES | (AUS, MANUAL UNDERWRITES & STREAMLINE) | | | |
| MINIMUM CREDIT SCORE | | | | | | |
| 580 | 620 | 580 | DTI ≤ 50%: 620 | | | |
| | | | DTI > 50%: 640 | | | |

| FHA UPFRONT & MONTHLY MORTGAGE INSURANCE (ALL PROGRAMS) | | | | | | | |
|---|-------------|------------------------|-------------|-----------------|-----------------|--|--|
| UPFRONT MIP | LOAN AMOUNT | LTV | MONTHLY MIP | DURATION OF MI | | | |
| MORTGAGES WITH LENGTHS 16-30 YEARS | | | | | | | |
| 1.75% | ≤ \$726,200 | ≤ 90% | 0.50% | 11 Years | | | |
| | | 90.01% to 95% | 0.50% | Entire Mortgage | | | |
| | | 95.01%+ | 0.55% | Entire Mortgage | | | |
| 1.7370 | > \$726,200 | ≤ 90% | 0.70% | 11 Years | | | |
| | | 90.01% to 95% | 0.70% | Entire Mortgage | | | |
| | | 95.01%+ | 95.01%+ | 0.75% | Entire Mortgage | | |
| | MORTGAGES W | ITH LENGTHS 1-15 YEARS | | | | | |
| 1.75% | ≤ \$726,200 | ≤ 90% | 0.15% | 11 years | | | |
| | | 90.01%+ | 0.40% | Entire Mortgage | | | |
| | > \$726,200 | ≤ 78% | 0.15% | 11 Years | | | |
| | | 78.01% to 95% | 0.40% | 11 Years | | | |
| | | 90.01%+ | 0.65% | Entire Mortgage | | | |

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