

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 TYPE	PRIMARY					SECOND HOME	INVESTMENT
		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 MANUFACTURED	96.5% LTV/CLTV	97.75% LTV/CLTV	97.75% LTV/CLTV	105% LTV 125% CLTV	80% LTV/CLTV	105% LTV 125%CLTV	105% LTV 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.						
INVESTMENT PROPERTY		Permitted on Credit & Non-Credit Qualifying Streamlines WITHOUT an appraisal only. Transactions with appraisal ineligible.						

FHA 203 (H) DISASTER RELIEF LOANS		
LOAN TYPE	PROPERTY TYPE	PRIMARY RESIDENCE ONLY
		PURCHASE ONLY
		MAX LTV/CLTV
FIXED RATE	1 UNIT, PUD & CONDO	100% LTV/CLTV
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 WITH AUS APPROVAL	1-4 UNIT MANUAL UNDERWRITES	1-4 UNIT STREAMLINES	MANUFACTURED HOMES (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
	> \$726,200	≤ 90%	0.70%	11 Years
		90.01% to 95%	0.70%	Entire Mortgage
		95.01%+	0.75%	Entire Mortgage
MORTGAGES WITH 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

