

FHA PRODUCT MATRIX

ALL SERIES 11/19/2025

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 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	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
SECON	SECOND HOME		Permitted on Credit & Non-Credit Qualifying Streamlines WITHOUT an appraisal only. Transactions with appraisal					
SECOND HOME		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 PR		PRIMARY RESIDENCE ONLY	
	PROPERTY TYPE	PURCHASE ONLY	
		MAX LTV/CLTV	
FIXED RATE	1 UNIT, PUD &	100% LTV/CLTV	
FIXED RATE	CONDO	100% LIV/CLIV	
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	MANUFACTURED HOMES				
WITH AUS APPROVAL	MANUAL UNDERWRITES	STREAMLINES	(AUS, MANUAL UNDERWRITES & STREAMLINE)			
MINIMUM CREDIT SCORE						
580	620	Series 2: 640	DTI ≤ 50%: 620			
		All Other Series: 580	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		
		≤ 90%	0.70%	11 Years		
	> \$726,200	90.01% to 95%	0.70%	Entire Mortgage		
		95.01%+	0.75%	Entire Mortgage		
	MORTGAGES V	VITH 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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