



Mortgage Services III, LLC

High Balance FHA - Matrix/Guidelines

#306200, #316206, #516206

Owner Occupied		
Purpose	Max LTV	FICO Score
Purchase	97.75%	620
Purchase	95.00%	600
R/T Refi	97.75%	620
C/O Refi	85.00%	640

FICO Score

Lowest of the 2 median scores is used. If there is only one valid score, that score is used.

Program

This program will remain in effect for mortgages that receive credit approval on or before December 31, 2008.

Loan Amount

Minimum loan amount of \$362,790 required. Must meet State & County allowed limits.

Underwriting

AUS approval is required.

Additional restrictions may apply to high balance FHA loans.

Down payment assistance programs are not allowed.