



HOME PLUS PRODUCT MATRIX

Updated September 1st, 2020 (v090120a)

First Mortgage Type	Down Payment / Closing Cost Assistance	Minimum Credit Score	Maximum Borrower(s) Income	Maximum DTI	Maximum LTV/CLTV (*)
FHA	3%, 4%, 5%	640	\$109,965	50%	96.50%
FHA – manual uw	4%	640	\$109,965	50%	96.50%
FHA – life of loan DPA lien (2)	5%	640	1	50%	96.50%
FHA – Manufactured Home	4%, 5%	680	\$109,965	45%	96.50%
FHA – US Military Only	5%	640	\$109,965	50%	96.50%
Freddie Mac HFA Advantage – under 80% AMI	0%, 3%, 4%, 5%	640	1	50%	97% / 105%
Freddie Mac HFA Advantage – life of loan DPA lien (2)	5%	640	1	50%	97% / 105%
Fannie Mae HFA Preferred – under 80% AMI	0%, 3%, 4%, 5%	640	1	50%	97% / 105%
Fannie Mae HFA Preferred – over 80% AMI	4%	640	\$109,965	50%	97% / 105%
Fannie Mae HFA Preferred – life of loan DPA lien (2)	5%	640	1	50%	97% / 105%
Fannie Mae HFA Preferred - US Military Only - over 80% AMI	5%	640	109,965	50%	97% / 105%
VA	3%	640	\$109,965	45%	100%
USDA - RD	2%	640	\$109,965	45%	100%

(1) varies by County (see chart below)

(2) currently available in Maricopa County only

(3) FHA loans with credit scores under 660 and all loans with a DTI over 45% have addition program requirements



HOME PLUS BORROWER INCOME LIMIT CHART BY COUNTY (ARIZONA)

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	FHA	FHA	Freddie Mac HFA Advantage	Freddie Mac HFA Advantage	Fannie Mae HFA Preferred	Fannie Mae HFA Preferred	Fannie Mae HFA Preferred	VA	USDA
County Name	all DPA Options	non- forgivable	Under 80% AMI	non- forgivable	over 80% AMI	Under 80% AMI	non- forgivable		
Apache County	\$109,965	N/A	\$39,440	N/A	\$109,965	\$39,440	N/A	\$109,965	\$109,965
Cochise County	\$109,965	N/A	\$53,040	N/A	\$109,965	\$53,040	N/A	\$109,965	\$109,965
Coconino County	\$109,965	N/A	\$60,160	N/A	\$109,965	\$60,160	N/A	\$109,965	\$109,965
Gila County	\$109,965	N/A	\$41,440	N/A	\$109,965	\$41,440	N/A	\$109,965	\$109,965
Graham County	\$109,965	N/A	\$49,920	N/A	\$109,965	\$49,920	N/A	\$109,965	\$109,965
Greenlee County	\$109,965	N/A	\$51,680	N/A	\$109,965	\$51,680	N/A	\$109,965	\$109,965
La Paz County	\$109,965	N/A	\$39,440	N/A	\$109,965	\$39,440	N/A	\$109,965	\$109,965
Maricopa County	\$109,965	\$62,240	\$62,240	\$62,240	\$109,965	\$62,240	\$62,240	\$109,965	\$109,965
Mohave County	\$109,965	N/A	\$45,560	N/A	\$109,965	\$45,560	N/A	\$109,965	\$109,965
Navajo County	\$109,965	N/A	\$42,560	N/A	\$109,965	\$42,560	N/A	\$109,965	\$109,965
Pima County	\$109,965	\$54,720	\$54,720	\$54,720	\$109,965	\$54,720	\$54,720	\$109,965	\$109,965
Pinal County	\$109,965	\$62,240	\$62,240	\$62,240	\$109,965	\$62,240	\$62,240	\$109,965	\$109,965
Santa Cruz County	\$109,965	N/A	\$39,440	N/A	\$109,965	\$39,440	N/A	\$109,965	\$109,965
Yavapai County	\$109,965	N/A	\$51,680	N/A	\$109,965	\$51,680	N/A	\$109,965	\$109,965
Yuma County	\$109,965	N/A	\$45,200	N/A	\$109,965	\$45,200	N/A	\$109,965	\$109,965