

This At-A-Glance (AAG) is a summary tool to use in conjunction with the Homepoint Guide (Guide). The AAG does not replace the published Guide. Where the AAG is silent or conflicts with the published Guide, the Guide will govern and control. This AAG applies only to the channel and investor program indicated. For each Agency and/or Program, there may be additional AAGs to cover specific products or transactions.

FHA Eligibility Matrix – Standard					
Section 203(b) & 251 Primary Residence Conforming & High Balance FRM & ARM Maximum Base Loan LTV/CLTV Shown Prior to Financed UFMIP Total Scorecard A/E or Manual Maximum DTI Per AUS A/E Findings or FHA Manual Ratios					
Units	Underwrite	Credit Score	Maximum Base LTV/CLTV		
			Purchase ^{1,2}	No Cash-Out Refinance ^{1,2,3}	Cash-Out Refinance ²
Site Built – SFR, PUD, or Condo					
1 to 2	AUS A/E or Manual Traditional ⁴	600 ⁵	96.50%	97.75%	Ineligible
		620	96.50%	97.75%	80.00%
	Manual Non-Traditional	No Score	96.50%	97.75%	80.00%
3 to 4 ⁶	AUS A/E Only	640	96.50%	97.75%	80.00%
Multi-Wide Manufactured Home					
1	AUS A/E Only	620	96.50%	97.75%	80.00%
<p>¹ LTV Restrictions – FHA restricts the maximum LTV when:</p> <ul style="list-style-type: none"> ▪ Purchase Transaction – Subject to Identity-of-Interest (85%) or has an unrelated, non-occupying co-borrower (75%) ▪ No Cash-Out Refinance – Prior to case number assignment, borrower has not occupied as principal residence for <12 months, or if owned <12 months, borrower has not occupied the property for entire ownership period (85%) <p>² CLTV Requirements</p> <ul style="list-style-type: none"> ▪ Purchase – Subordinate financing must comply with FHA HUD Handbook, II.A.4.d.iii(J), Secondary Financing (TOTAL) and II.A.5.c.iii(J), Secondary Financing (Manual) and can never exceed 105.00% CLTV ▪ Refinance – Within maximum CLTV, may re-subordinate existing second lien; No new subordinate financing <p>³ No Cash-Out – Includes Rate/Term Refinance or Simple Refinance; For Streamlines, see the FHA Streamline Eligibility AAG.</p> <p>⁴ Manual Traditional Underwrite for 1 to 2 Unit, Site-Built Properties – Additional Requirements.</p> <ul style="list-style-type: none"> ▪ Ratios above 31%/43% require compensating factors. See the FHA Manual Maximum Qualifying Ratios Section in the Homepoint Guide ▪ Gift funds permitted; may not be used to satisfy reserve requirements <p>⁵ Credit Scores 600 to 619 – Additional Requirements.</p> <ul style="list-style-type: none"> ▪ Maximum 45% DTI ▪ Borrower with a housing obligation in the past 12 months must be rated 0x30x12 ▪ Borrower living rent or mortgage free for over 12 months does not need housing rating <p>⁶ 3 to 4-Unit Properties – Additional Requirements.</p> <ul style="list-style-type: none"> ▪ Gift funds permitted; may not be used to satisfy reserve requirements ▪ Non-arm's length transactions not permitted ▪ Properties sold/flipped within the past 12 months not permitted 					

FHA Programs		
Eligible	Ineligible	
<ul style="list-style-type: none"> ▪ Section 203(b) – FRM Loans ▪ Section 251 – ARM Loans 	<ul style="list-style-type: none"> ▪ Section 203(k) Mortgages ▪ Section 203(h) Disaster Loan Program ▪ Section 184 Indian Housing Loans ▪ Section 247 – Hawaiian Homelands ▪ Section 248 – Indian Lands 	<ul style="list-style-type: none"> ▪ FHA Energy Efficient Mortgages (EEM) ▪ HUD REO with Special Sales Incentives <ul style="list-style-type: none"> ○ Good Neighbor Next Door (GNND) ○ \$100 Down

Mortgage Insurance Premiums (UFMIP & MIP)						
Standard UFMIP = 175 bps; Annual MIP varies by transaction.						
Base Loan Amount	Mortgage Term >15 Years (181 to 360 Months)			Mortgage Term <=15 Years (120 to 180 Months)		
	LTV	MIP	Duration	LTV	MIP	Duration
<=\$625,500	<=90.00%	80	11 Years	<=90.00%	45	11 Years
	>90.00% to <=95.00%	80	Mortgage Term	>90.00%	70	Mortgage Term
	>95.00%	85	Mortgage Term	>90.00%	70	Mortgage Term
>\$625,000	<=90.00%	100	11 Years	<=78.00%	45	11 Years
	>90.00% to <=95.00%	100	Mortgage Term	>78.00% to <=90.00%	70	11 Years
	>95.00%	100	Mortgage Term	>90.00%	95	Mortgage Term

See FHA [HUD Handbook](#), Appendix I.0, for the current Upfront Mortgage Insurance Premium (UFMIP) and Annual Mortgage Insurance Premium (MIP) rates and limited exceptions.

FHA Program Summary & Overlays					
The following is an overview of core guidelines and overlays. See the Homepoint Guide for full program requirements.					
Topic	Description				
Base Loan Limits	Actual county limit may be lower. To confirm the FHA loan limits for a property, see FHA Mortgage Limits .				
	2022 Base Loan Limits				
	Area	1 Unit	2 Units	3 Units	4 Units
	Floor – Low-Cost Area	\$420,680	\$538,650	\$651,050	\$809,150
	Ceiling – High-Cost Area	\$970,800	\$1,243,050	\$1,502,475	\$1,867,275
	Ceiling – Alaska & Hawaii	\$1,456,200	\$1,864,575	\$2,253,700	\$2,800,900
Products & Terms	Amortization	Term	Conforming Products	High Balance Products¹	
	FRM	360	FHA Fixed 30	FHA High Balance Fixed 30	
		359-300	N/A	FHA High Balance Fixed Off Year 30	
		359-181	FHA Fixed Off Year 30	N/A	
		300	FHA Fixed 25		
		240	FHA Fixed 20		
		180	FHA Fixed 15		
	179-151	FHA Fixed Off Year 15			
ARM	360	FHA ARM 5/1 CMT	FHA High Balance ARM 5/1 CMT		
¹ See <i>High Balance Loan Definition</i> Section in Homepoint Guide for current 'High Balance' threshold.					
ARM Criteria	Topic	5/1 ARM			
	Cap Structure	1% initial/1% annual/5% lifetime			
	Margin & Floor	2.00%			
	Index	1-year CMT (Constant Maturity Treasury)			
	Qualifying Interest Rate	Note Rate			
	Interest Rate Formula	Index plus margin rounded to the nearest .125%			
	Conversion Option	None			
	Assumption	Assumable			
	Change Dates are based on first payment due date. See Homepoint Guide for details.				

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Topic	Description		
Escrow Accounts	Escrow impounds for taxes and insurance required. No exceptions.		
Secondary Financing	See the FHA HUD Handbook for additional requirements from government entities and family members.		
High Cost and High-Priced Loans	'High Cost' loans not permitted. Loans defined as a 'Higher-priced Mortgage Loan' or 'Higher-priced Covered Transaction' under Reg Z may be eligible on a case-by-case basis and additional restrictions apply.		
Interested Party Contributions	<p>IPCs (including certain down payment assistance programs, financing concessions, etc.) are permitted up to 6% for the following items:</p> <ul style="list-style-type: none"> ▪ Closing costs ▪ Prepaid Expenses ▪ Discount Points ▪ Payment of mortgage interest for fixed rate mortgages ▪ Mortgage payment protection insurance ▪ Payment of upfront mortgage insurance premium 		
Eligible Properties	<ul style="list-style-type: none"> ▪ Single family, 2 to 4-unit residential, and FHA approved condominiums ▪ Double-wide manufactured homes; see Multi-Wide Manufactured Homes topic ▪ Leaseholds if not a manufactured home 		
Ineligible Properties	<table border="0" style="width: 100%;"> <tr> <td style="vertical-align: top; width: 50%;"> <ul style="list-style-type: none"> ▪ 2 to 4-unit properties with accessory unit ▪ Condo hotels/motels ▪ Cooperatives ▪ Geodesic Domes ▪ Mobile homes ▪ Properties located within the coastal barrier resources system </td> <td style="vertical-align: top; width: 50%;"> <ul style="list-style-type: none"> ▪ Properties on Indian Lands ▪ Properties subject to litigation ▪ Properties with a condition rating of C5/C6 or a quality rating of Q6 ▪ Resort condos or timeshares ▪ Single-wide manufactured homes ▪ Unimproved land, working farms and ranches </td> </tr> </table>	<ul style="list-style-type: none"> ▪ 2 to 4-unit properties with accessory unit ▪ Condo hotels/motels ▪ Cooperatives ▪ Geodesic Domes ▪ Mobile homes ▪ Properties located within the coastal barrier resources system 	<ul style="list-style-type: none"> ▪ Properties on Indian Lands ▪ Properties subject to litigation ▪ Properties with a condition rating of C5/C6 or a quality rating of Q6 ▪ Resort condos or timeshares ▪ Single-wide manufactured homes ▪ Unimproved land, working farms and ranches
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Condominiums/PUDs	<ul style="list-style-type: none"> ▪ Must be located in an FHA Approved Condominium Project. Document from FHA Connection ▪ HUD REOs do not require FHA condominium project approval 		
Ineligible Transactions	<ul style="list-style-type: none"> ▪ FHA Energy Efficiency Mortgages ▪ Mortgage Credit Certificate (MCC) ▪ Section 184 Indian Home Loan Guarantee Program ▪ Texas 50(a)(6) 		
Exclusionary List	Must review the HUD Limited Denial of Participation (LDP) and the System for Award Management (SAM) to confirm eligibility.		
Multi-Wide Manufactured Homes	<ul style="list-style-type: none"> ▪ Must verify that both the manufactured home and the land are legally classified as real property under applicable state law. State taxation may classify unit as personal property ▪ Must be designed as a one-family dwelling with 400+ square feet on a permanent foundation ▪ Must have the HUD Certification Label affixed as evidence that the house was constructed on or after June 15, 1976 ▪ Must have been directly transported from the manufacturer or the dealership to the site ▪ The finished grade elevation beneath the Manufactured Home or, if a basement is used, the grade beneath the basement floor is at or above the 100-year return frequency flood elevation ▪ Leasehold ineligible ▪ See Manufactured Homes in the FHA Eligibility Matrix – Standard <p>Also see the <i>FHA – Manufactured Homes</i> Section in <i>Chapter 5 – Programs</i> of the Homepoint Guide.</p>		
Credit Report	<ul style="list-style-type: none"> ▪ A new tri-merged credit report with credit scores required for all borrowers ▪ A Minimum Decision Credit Score is required to use FHA TOTAL Mortgage Scorecard/AUS findings or for manual downgrade ▪ If no borrower has a credit score, non-traditional credit must be obtained with satisfactory ratings. See Manual Underwriting – Non-Traditional Credit Section of the Homepoint Guide <p>Non-Purchasing Spouse (NPS) Follow requirements in the Homepoint Guide Chapter 8, <i>Community Property States</i> Section.</p>		

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Topic	Description
Underwriting Method	<ul style="list-style-type: none"> ▪ Clear CAIVRS report required for all borrowers ▪ All loans must be run through FHA TOTAL Mortgage Scorecard via an AUS ▪ Homepoint reserves the right to make the final underwriting decision regardless of AUS finding <p>Underwriting with TOTAL ‘Approve’ or ‘Accept’ Recommendation</p> <ul style="list-style-type: none"> ▪ AUS findings used if none of these downgrade factors are present <ul style="list-style-type: none"> ○ Borrower has undisclosed mortgage debt ○ Mortgage payment history during recent 12 months reflects significant late payments ○ Mortgage file contains information that cannot be evaluated by FHA TOTAL Mortgage Scorecard, e.g., NSF or overdraft fees ○ Borrower has \$1,000 or more collectively in disputed derogatory credit accounts ○ Business income shows a >20% decline over the analysis period ○ Other significant derogatory credit within three years of case number assignment
	<p>Manual Underwriting When AUS Issues ‘Refer’ Finding or Downgrade</p> <ul style="list-style-type: none"> ▪ Ratios that exceed 31%/43% require compensating factors ▪ May consider a borrower to have acceptable credit history: <ul style="list-style-type: none"> ○ When housing and installment debt is paid timely for previous 12 months ○ Satisfactory housing history is required for manual consideration. If housing payments are made to a private mortgage or rental provider, canceled checks are required ○ No more than 2x30-day late mortgage or installment payments in previous 24 months ○ No major derogatory revolving account in previous 12 months (0x90 or 3x60) ○ If a borrower’s credit history does not reflect satisfactory credit as stated above, additional analysis required. Explanation and documentation that support extenuating circumstances were beyond the control of the borrower and has since re-established good credit required <p>Manual underwriting with limited or no traditional credit history is eligible.</p>
Refinance Loan Purpose	Cash-out Refinances
	<ul style="list-style-type: none"> ▪ Property must have been owned and occupied by a minimum of one borrower for at least 12 months prior to case number assignment date ▪ 0x30x12 mortgage history on subject property ▪ Properties with mortgages must have a minimum of six months of mortgage payments beginning with the first payment due date ▪ The first payment due date of the subject refinance loan occurs no earlier than 210 days after the first payment due date on the loan being refinanced ▪ Non-occupant co-borrower income may not be used for qualification ▪ Actively listed cash-out refinance transactions not permitted <ul style="list-style-type: none"> ○ The listing must have been withdrawn or expired prior to application ○ Borrower to confirm intent to occupy the subject property
	No Cash-out Refinance
	<p>There are three types of no cash-out refinances: Rate/Term, Simple, and Streamline. For Streamline requirements, see the <i>FHA Streamline At-A-Glance</i>.</p> <ul style="list-style-type: none"> ▪ Maximum mortgage amount is the lesser of either 1) the nationwide mortgage limits, 2) 97.75% LTV, or 3) sum of debts and costs minus any UFMIP refund ▪ 0x30 mortgage lates in past 6 months and no more than 1x30 mortgage late in 7 to 12 months ▪ Maximum cash back to the borrower is \$500 <ul style="list-style-type: none"> ○ Interest and Mortgage Insurance Premium (MIP) due on existing mortgage ○ Late charges ○ Escrow shortages ○ Allowed costs include all borrower paid costs associated with the new mortgage ○ Borrower-paid repairs required by the appraisal

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Topic	Description		
Refinance Loan Purpose	Rate/Term Refinance		
	Refinances any mortgage type and allowed cost. The following debts may be included: <ul style="list-style-type: none"> ▪ Unpaid principal balance as of the month prior to mortgage disbursement ▪ First mortgage ▪ Junior purchase money mortgage ▪ Other Junior liens >12 months as of disbursement. The portion of advances above \$1,000 of Line of Credit (LOC) in past 12 months that are not property related are ineligible for inclusion ▪ Ex-spouse or co-borrower equity ▪ Texas 50(a)(4) transactions permitted. Consult with Texas attorney for legal assessment to determine if the loan will qualify as a Texas 50(a)(4) mortgage 		
Refinance Loan Purpose	Simple Refinance		
	Refinances an existing FHA-insured mortgage. May only pay the FHA-insured mortgage Unpaid Principal Balance (UPB) as of the month prior to mortgage disbursement and allowed costs.		
Significant Derogatory Credit	Credit Event	FHA TOTAL Mortgage Scorecard/AUS	Manual Underwriting
	Delinquent Federal Non-Tax Debt	All delinquent federal non-tax debt must be paid. Federal non-tax debt in repayment may remain if regular payments have been made: <ul style="list-style-type: none"> ▪ A written payment agreement is documented ▪ Verification of payments made as agreed for at least three months, not prepaid ▪ DTI ratio includes the agreed payment amount 	
	Tax Liens	Tax liens may remain unpaid if <ul style="list-style-type: none"> ▪ A written payment agreement is documented ▪ Verification of payments made as agreed for at least three months, not prepaid ▪ DTI ratio includes the agreed payment amount 	
	Housing Delinquency	No housing delinquency or new public records since discharge of bankruptcy, foreclosure, or deed-in-lieu.	
	Forbearance Plan	<ul style="list-style-type: none"> ▪ A borrower granted mortgage payment forbearance and continues to make payments as agreed under the terms of the original Note shall be treated as if not in forbearance provided the forbearance plan is terminated prior to closing. ▪ A borrower who was granted a mortgage payment forbearance must have met the requirements below for the applicable transaction type <ul style="list-style-type: none"> ○ Purchase, Rate/Term and Simple Refinance: <ul style="list-style-type: none"> ▪ Completed the forbearance plan on the subject property, and ▪ Made at least three consecutive mortgage payments within the month due since completing the forbearance plan ○ Cash-Out Refinance: <ul style="list-style-type: none"> ▪ Completed the forbearance plan on subject property, and ▪ Made at least 12 consecutive mortgage payments within the month due since completing the forbearance plan ▪ Where a mortgage reflects payments under a forbearance plan within 12 months prior to case number assignment, obtain <ul style="list-style-type: none"> ○ Copy of forbearance plan (<i>not required if result of COVID-19 National Emergency</i>) and ○ Evidence of the payment amount and date of payments during the forbearance term 	

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Topic	Description		
	Credit Event	FHA TOTAL Mortgage Scorecard/AUS	Manual Underwriting
Significant Derogatory Credit	Foreclosure, Short-Sale, or Deed-in-Lieu (DIL)	Document in file the date of the transfer deed to mark beginning of waiting period. Before the FHA Case Number assignment, the three-year waiting period must have elapsed.	
		If the borrower had a foreclosure, a DIL of foreclosure or a short sale in which title transferred from the borrower within three years of case number assignment, the loan must be downgraded to a 'Refer' and manually underwritten.	<p>If < three-years</p> <p>Foreclosure (FC)/DIL</p> <ul style="list-style-type: none"> Document extenuating circumstances and borrower re-established good credit Multiple FC ineligible for exception <p>Short-Sale</p> <ul style="list-style-type: none"> Borrower was current on all mortgage and installment payments made within 12-month period of short-sale, or Documented extenuating circumstances and borrower re-established good credit
	Chapter 7 Bankruptcy	If the bankruptcy was discharged within two years from the date of case number assignment, the mortgage must be downgraded to a 'Refer' and manually underwritten.	<p>Discharged > Two Years Before Case Number Assignment</p> <ul style="list-style-type: none"> Borrower must have re-established good credit, or Borrower chose not to incur new credit obligations <p>Discharged >12 Months & < Two Years</p> <ul style="list-style-type: none"> Document extenuating circumstances and Has documented ability to manage credit
	Chapter 13 Bankruptcy	If the bankruptcy was discharged within two years from the date of case number assignment, the mortgage must be downgraded to a 'Refer' and manually underwritten.	<p>Discharged</p> <p>Document the discharge date.</p> <p>During Payout Period</p> <ul style="list-style-type: none"> >12 months satisfactory payment history and Written permission from the Bankruptcy Court to enter into a mortgage transaction <p>Dismissed</p> <ul style="list-style-type: none"> Housing and Installment – 0x30x12 and up to 2x30x24 Revolving – 0x90x12 and up to 2x60x12

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Topic	Description
Income Documentation	<ul style="list-style-type: none"> ▪ FHA TOTAL Mortgage Scorecard/AUS 'Approve/Accept' must follow findings. Otherwise, see manual underwriting requirements below ▪ Employment related income documentation to cover most recent two years: <ul style="list-style-type: none"> ○ Traditional Written VOE and one month of paystubs w/YTD information, or ○ Alternative Verbal VOE and one month of paystubs w/YTD and W2 forms (re-verification required 10 days prior to closing) ▪ Self-employed with >=25% ownership interest for the past two+ years is considered stable, additionally <ul style="list-style-type: none"> ○ If self-employed less than two years, but more than one year – must document two years of successful self-employment in similar line of work ○ If self-employed less than one year, may not consider in effective income ○ Two-years personal and corporate tax returns, year-to-date financial statements, or business credit report may be required ▪ Borrowers employed by family-owned business must provide personal tax returns ▪ See FHA HUD Handbook for income analysis and additional requirements for overtime, bonus, part-time, effective, seasonal, retirement, social security, alimony, child support, rental or any other income sources and requirements not addressed and also see the <i>FHA – Income & Employment</i> Section in <i>Chapter 5 – Programs</i> of the Homepoint Guide
Asset Requirements & Reserves	<ul style="list-style-type: none"> ▪ The amount of assets/reserves required is determined by AUS except as described below. In general, a 3.5% Minimum Required Investment (MRI) from the borrower and sufficient funds to close required ▪ See reserve requirements in <i>FHA – Reserves Subsection</i> in the <i>Assets & Credits</i> Section in <i>Chapter 5 – Programs</i> in the Homepoint Guide ▪ Gift funds permitted on FHA TOTAL Mortgage Scorecard/AUS 'Approve/Accept' transactions from acceptable donors and may not be provided by persons/entities of interest including the seller, agent, broker, builder, etc. A gift letter signed by borrower and donor and evidence of transfer of funds is required ▪ Gift funds permitted on manual underwriting; may not be used to satisfy reserve requirements ▪ For recently opened accounts and recent large individual deposits >1% of Adjusted Value of subject property, must document the deposits and verify no debts were incurred to obtain any part of MRI ▪ See FHA HUD Handbook for additional requirements for cash on hand, employers' programs, unique savings, grants, gifts of equity or any other asset sources and requirements not addressed and also see the <i>FHA – Assets & Credits</i> Section in <i>Chapter 5 – Programs</i> in the Homepoint Guide
Maximum Financed Properties	A borrower may have one FHA-insured mortgage. See FHA HUD Handbook for allowed exceptions.
Homepoint Financed Properties	Homepoint will finance no more than five mortgages to the same borrower.
HUD REO Transaction	Additional requirements apply to HUD REO properties. See FHA HUD Handbook Section II.A.8.o for additional information.
Property 'Flipping' Policy	<ul style="list-style-type: none"> ▪ Properties sold within 90 days of purchase not permitted ▪ Properties sold <180 days after purchase may not be manually underwritten. Must have AUS 'Accept' or 'Approve' ▪ 3 to 4-unit properties sold within 12 months of purchase, not permitted ▪ A second full appraisal from a different appraiser is required if the resale price is >=100% of the original purchase price. Borrower may not be charged for the second appraisal <p>Also see the <i>FHA – Financing Restrictions</i> Section in <i>Chapter 5 – Programs</i> in the Homepoint Guide.</p>
Appraisals	<ul style="list-style-type: none"> ▪ A new full appraisal accompanied by Form 1004MC required for each case number assignment ▪ The appraisal is valid for 180 days; an appraisal update is permitted to extend the validity period for one year after the original appraisal effective date

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Topic	Description
Repair Escrow Holdbacks	See Section 818 <i>Repair Escrow Holdbacks</i> in the Homepoint Guide.
Completion Escrow Holdbacks	See Section 819 <i>Completion Escrows Holdbacks</i> in the Homepoint Guide.
Resources	<ul style="list-style-type: none"> ▪ FHA HUD Handbook ▪ FHFA Conforming Loan Limits ▪ FHA Loan Limits at FHA Mortgage Limits ▪ HUD Credit Alert System (CAIVRS) ▪ HUD Limited Denial of Participation (LDP) <ul style="list-style-type: none"> ▪ GSA System for Award Management (SAM) ▪ HUD FHA FAQ ▪ HUD Permanent Foundations Guide for Manufactured Housing
Overlays to guidelines identified with red font . Current changes identified with green font . See FHA HUD Handbook for additional requirements any policy not addressed. Underwriter may require additional documentation above AUS requirements. Homepoint has sole discretion for final underwriting decision.	

Equal Housing Opportunity. This matrix is to be used as a quick reference only and does not replace program/agency guidelines. Refer to our program guidelines online for details. This information is not an advertisement to extend consumer credit as defined by Sec. 1026.2 of Regulation Z.