

CAFA First Home Matrix	FHA/Government															
Annual Income Limit	Household Income 115% AMI *see Parish Limits															
Credit Score	Land Home: 620 US Bank: FHA 640 / USDA, VA 640															
DTI	Land Home: AUS Approval US Bank: 45% (640-679 FICO) 50% (680+)															
Acquisition Limits (Sales Price Limits)	<p style="text-align: center;"><b>ACQUISITION LIMITS (Sales Price Limits)</b> The sales price must include everything paid by the buyer or on the buyer's behalf. Effective 04/16/24</p> <table border="1" style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th>Unit Size</th> <th>Non-Target Areas</th> <th>Targeted Areas</th> </tr> </thead> <tbody> <tr> <td>1 Unit</td> <td>\$510,939</td> <td>\$624,481</td> </tr> <tr> <td>2 Unit</td> <td>\$654,187</td> <td>\$799,562</td> </tr> <tr> <td>3 Unit</td> <td>\$790,752</td> <td>\$966,475</td> </tr> <tr> <td>4 Unit</td> <td>\$982,742</td> <td>\$1,201,129</td> </tr> </tbody> </table>	Unit Size	Non-Target Areas	Targeted Areas	1 Unit	\$510,939	\$624,481	2 Unit	\$654,187	\$799,562	3 Unit	\$790,752	\$966,475	4 Unit	\$982,742	\$1,201,129
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Down Payment & Closing Cost Assistance	Up to <b>5%</b> of the final loan amount.															
Hometown Hero	Up to <b>5%</b> of the final loan amount															
Program Assistance	In the form of a second lien.															
Interest Rates Type	<b>Fixed</b>															
Interest Rate on 1st	<b>6.58%</b>															
1 <sup>st</sup> Mortgage Term	<b>30 Years</b>															
Mortgage Insurance	<b>Standard</b>															
Assistance Repayable	<b>Yes, if refinanced or sold within 10 years</b>															
Origination Fees	<b>N/A</b>															
Eligible Parishes	See program guidelines for eligible Parishes															
Homebuyer Education	<b>Required *exception in targeted areas or VA loans</b>															
Single - Family Units	1-4 Unit, single family, condo's, PUD, townhomes															
Non - Amortizing Second Lien Terms	10 year fully non-amortizing															
Funding Process	Lender will fund the DPA at closing and upon purchase, the master servicer will reimburse the lender.															