

CAFA First Home Matrix	FHA/Government															
Annual Income Limit	Household Income 115% AMI *see Parish Limits															
Credit Score	Land Home: 620 US Bank: FHA 660 / 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;">ACQUISITION LIMITS (Sales Price Limits) 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 5% of the final loan amount.															
Hometown Hero	Up to 5% of the final loan amount															
Program Assistance	In the form of a second lien.															
Interest Rates Type	Fixed															
Interest Rate on 1st	6.58%															
1 st Mortgage Term	30 Years															
Mortgage Insurance	Standard															
Assistance Repayable	Yes, if the loan is refinanced, home is sold, short-sale, foreclosure, borrower no longer occupies property, the second mortgage must be repaid.															
Origination Fees	N/A															
Eligible Parishes	See program guidelines for eligible Parishes															
Homebuyer Education	<p>All buyers (any person on title to the property) must attend an approved homebuyer education course. All borrowers, except for cosigners and non-occupant co-borrowers, are required to attend, including first-time buyers and repeat buyers. Homebuyer education must be conducted PRE-CLOSING and by HUD-approved counseling agencies including online HUD-approved non-profits using eHomeAmerica (Neighborworks based curriculum).</p> <p>Two- to four-unit properties require at least one qualifying borrower to participate in a landlord education program before the note date.</p>															
Single - Family Units	1-4 Unit, single family, condo's, PUD, townhomes															
Non - Amortizing Second Lien Terms	The first 60 months of the loan is not forgiven. Beginning with month 61, the assistance will be forgiven at 1/60th per month for every full month the residence remains the Borrower's principal residence.															
Funding Process	Lender will fund the DPA at closing and upon purchase, the master servicer will reimburse the lender.															