

FHA 203(b) Standard Matrix

- **Fixed-Rate Terms:** 15-year, 20-year, 25-year, 30-year
- **ARM Terms:** 1/1 (adjusts annually after 1 year), 3/1, 5/1, 7/1, 10/1 (hybrid ARMs with initial fixed periods of 1, 3, 5, 7, or 10 years, then annual adjustments)
- **IO Terms:** Available on ARMs during the initial fixed period (e.g., IO for first 3-10 years on hybrid ARMs, then amortizing)

FHA guidelines emphasize LTV by credit score; limits vary by county (2025 floor \$524,225, ceiling \$1,209,750 for 1-unit).

Occupancy	Loan Purpose	Units	Amortization Type	Min FICO	Max LTV	Max CLTV	Reserves (Months)	Max DTI (Manual)
Principal Residence	Purchase	1-4	Fixed	580	96.5%	96.5%	1-3	31%/43%
Principal Residence	Purchase	1-4	Fixed	500-579	90%	90%	1-3	31%/43%
Principal Residence	Rate/Term Refi	1-4	Fixed	580	97.75%	97.75%	1-3	31%/43%
Principal Residence	Cash-Out Refi	1-4	Fixed	580	80%	80%	1-3	31%/43%
Second Homes	Purchase/Refi	1	Fixed	580	96.5%	96.5%	1-3	31%/43%
Investment Property	Purchase/Refi	1-4	Fixed	580	85%	85%	3	31%/43%

Notes: AUS (TOTAL Scorecard) allows higher DTI (up to 56.99%). High-balance follows same LTV. No ARM specifics in 2025 updates. Source: HUD FHA Limits (2025).

FHA Streamline Matrix

- **Fixed-Rate Terms:** 15-year or 30-year
- **ARM Terms:** Can refinance to 1/1, 3/1, 5/1, 7/1, or 10/1 ARMs (must meet net tangible benefit requirements, e.g., rate reduction)
- **IO Terms:** Available if the original loan had IO; can refi fixed to IO ARM if it lowers payments

This matrix covers FHA Streamline Refinance (non-credit qualifying and credit qualifying). No appraisal required (unless credit qual or cash-out elements). Loan amount based on unpaid principal + closing costs + UFMIP - refunds. Fixed or ARM eligible. Net tangible benefit: 0.5% rate reduction for fixed-to-fixed; fee recoup ≤36 months. Investment properties OK if existing FHA. High-balance follows same. Guidelines from HUD's FHA Streamline Refinance (2025 updates).

Occupancy	Loan Purpose	Units	Amortization Type	Min FICO (Non-Credit Qual)	Min FICO (Credit Qual)	Max LTV	Max CLTV	Reserves (Months)	Max DTI (Credit Qual Only)
Principal Residence	Streamline Refi (Non-Credit Qual)	1-4	Fixed/ARM	None	N/A	Unlimited (Balance + Fees)	Unlimited	None	N/A
Principal Residence	Streamline Refi (Credit Qual)	1-4	Fixed/ARM	580	580	Unlimited (Balance + Fees)	Unlimited	1-3	31%/43% (AUS up to 56%)
Second Homes	Streamline Refi (Non-Credit Qual)	1	Fixed/ARM	None	N/A	Unlimited (Balance + Fees)	Unlimited	None	N/A
Second Homes	Streamline Refi (Credit Qual)	1	Fixed/ARM	580	580	Unlimited (Balance + Fees)	Unlimited	1-3	31%/43% (AUS up to 56%)

Investment Property	Streamline Refi (Non-Credit Qual)	1-4	Fixed/ARM	None	N/A	Unlimited (Balance + Fees)	Unlimited	None	N/A
Investment Property	Streamline Refi (Credit Qual)	1-4	Fixed/ARM	580	580	Unlimited (Balance + Fees)	Unlimited	3	31%/43% (AUS up to 56%)

Notes: Credit qualifying required if adding/removing borrowers, delinquent mortgage, or cash-out >\$500. No cash-out allowed (incidental only ≤\$500). MIP: Reduced if original endorsement ≤3 years. For FICO 500-579 (credit qual): Max 90% effective LTV. AUS (TOTAL) preferred; manual stricter. Sources: HUD SFH Policy Handbook 4000.1 (2025), FHA Streamline Guide (July 2025).

FHA 203k Renovation Matrix

- **Fixed-Rate Terms:** 15-year or 30-year
- **ARM Terms:** 1/1, 3/1, 5/1, 7/1, 10/1
- **IO Terms:** Available on ARMs during the initial fixed period

This matrix covers Standard 203k (major rehab >\$5k, structural OK) and Limited 203k (non-structural ≤\$35k). LTV based on as-completed value. Fixed-rate only; ARMs not standard. Consultant required for Standard.

Occupancy	Loan Purpose	Units	Amortization Type	Min FICO	Max LTV	Max CLTV	Reserves (Months)	Max DTI (Manual)
Principal Residence	Purchase (Standard)	1-4	Fixed	580	96.5%	96.5%	1-3	31%/43%
Principal Residence	Purchase (Limited)	1-4	Fixed	580	96.5%	96.5%	1-3	31%/43%
Principal Residence	Refi (Standard)	1-4	Fixed	580	97.75%	97.75%	1-3	31%/43%
Principal Residence	Refi (Limited)	1-4	Fixed	580	97.75%	97.75%	1-3	31%/43%
Principal Residence	Cash-Out (Standard)	1-4	Fixed	580	85%	85%	1-3	31%/43%
Second Homes	Purchase/Refi (Std/Ltd)	1	Fixed	580	96.5%	96.5%	1-3	31%/43%
Investment Property	Purchase/Refi (Std/Ltd)	1-4	Fixed	580	85%	85%	3	31%/43%



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Notes: For FICO 500-579: 90% LTV purchase. AUS allows higher DTI (up to 56%). Rehab costs: Min \$5k Standard, max 75% ARV.

Completion: 6 months Standard, 6 months Limited (extensions OK). Condos: Interior only. Sources: HUD SFH Policy Handbook (May 2024 update, effective 2025)

FHA Section 184 Indian Housing Matrix

- **Fixed-Rate Terms:** 15-year or 30-year (up to 30 years maximum)
- **ARM Terms:** Not available (program limited to fixed-rate only)
- **IO Terms:** Not available

This matrix is for the Section 184 Indian Home Loan Guarantee Program, for Native Americans on/off tribal lands. Flexible underwriting; no strict min FICO. Down payment: 1.25% if loan <\$50k, 2.25% >\$50k (LTV ~97.75%-98.75%). Fixed-rate standard.

Occupancy	Loan Purpose	Units	Amortization Type	Min FICO	Max LTV	Max CLTV	Reserves (Months)	Max DTI
Principal Residence	Purchase	1-4	Fixed	Flexible (No Min)	97.75%	97.75%	Minimal (UW)	41%
Principal Residence	Rate/Term Refi	1-4	Fixed	Flexible	97.75%	97.75%	Minimal	41%
Principal Residence	Cash-Out Refi	1-4	Fixed	Flexible	85%	85%	Minimal	41%
Principal Residence	Rehab/New Construction	1-4	Fixed	Flexible	97.75%	97.75%	Minimal	41%
Second Homes	Purchase/Refi	1	Fixed	Flexible	90%	90%	Minimal	41%
Investment Property	Purchase/Refi	1-4	Fixed	Flexible	85%	85%	3	41%

Notes: Eligible for enrolled tribal members. Max loan 150% FHA limits. Guarantee fee 1.5% (not in LTV). Tribal approval for trust land. Flexible credit: Case-by-case, nontraditional OK. Sources: HUD Section 184 Guidelines (October 2014, updated 2025)