

# FHA Product Matrix – TPO

Occupancy	Units	Maximum Loan Amount	Maximum LTV	CLTV	Minimum Fico	Maximum DTI
<b>FHA Purchase</b>						
Primary Residence	1-4	Refer to County Limits	96.5%	100%	580	AUS Approval Required if ratios are greater than 50%
			90%	90%	530	First-Time Homebuyer must have a 640 min for DTI > 45% 50%, regardless of AUS findings
<b>FHA No Cash-Out Refinance/Simple Refinance</b>						
Primary Residence	1-4	Refer to County Limits	96.5%	100%	580	AUS Approval Required if ratios are greater than 50%
			90%	90%	530	50% regardless of AUS findings
<b>FHA Cash-Out Refinance</b>						
Primary Residence	1-4	Refer to County Limits	Refer to 4000.1	Refer to 4000.1	580	AUS Approval Required if ratios are greater than 50%
<b>FHA Streamline Refinance<sup>1</sup></b>						
Primary Residence Second Home Investment	1-4	Refer to 4000.1	Refer to 4000.1	Refer to 4000.1	580	Per FHA Streamline Guidelines for Non-Credit Qualifying and Credit Qualifying
Primary Residence	1-4	Refer to 4000.1	90%	90%	530	Per FHA Streamline Guidelines for Non-Credit Qualifying and Credit Qualifying

<sup>1</sup> FHA Streamlines are not acceptable in West Virginia.

Please refer to On Q Financial Overlays and 4000.1 for more information. If you have any questions relating to the above contact our scenario desk at [TPOscenarios@OnQFinancial.com](mailto:TPOscenarios@OnQFinancial.com)