

## Why Choose FHA? FHA Loan Limits

1 Unit \$625,500

2 Unit \$800,775

3 Unit \$967,950

4 Unit \$1,202,925

## 2009 Updates!

- > No Declining Market Value
- > No Income limits
- > Minimum fico score 580
- > 1-4 units owner occupied only
- > Permits non-occupying co-borrowers without separate qualifying ratios
- > Cash out refinances up to 95% Loan to value (conforming only)
- > Cash out up to 85% LTV (jumbo)
- > 97.75 Rate and term refinance
- > 100% down payment or 3.5% down can be gift with 96.5% LTV
- > No reserves requirement/ No prepay
- > MI .55 monthly & 1.75% UFMIP (can be financed)
- > 6% seller credit (recurring, non-recurring & UFMIP)
- > Impounds required



*Eva del Rosario*  
*Certified Mortgage Planner*  
*Notary Public*  
*Quality Service Certified*  
*Cell (415)244-5772*  
*Efax(650)240-3890*

