

	Down Payment Assistance Programs Comparison		
	<i>Within Reach</i> TM Government 3% or 4% (FHA & VA)	<i>Within Reach</i> TM Conventional 5%	Power Purchase 2%
AMI Income	140% AMI FHA: Income Limits VA: Income Limits	Must meet Income Limits	Must meet Income Limits
Maximum DTI	50%	Per AUS	Per AUS
Maximum LTV / CLTV	Per Agency	95% / 95%	95% / 95%
Minimum Credit Score	620	620	620
AUS System	AUS (Total Scorecard)	AUS (LPA Only)	AUS (LPA Only)
DU – Approve Eligible / LPA - Accept	DU - Approved Eligible LPA - Accept	LPA - Accept	LPA - Accept
Manual Underwrite Allowed	Yes	No	No
Borrower Funds – After DAP/grant funds are used, are borrower funds required for down payment?	No	No	Yes (3%)
Family Gift Allowed	Yes - Per FHA / VA	Yes – per agency guidelines	Yes – per agency guidelines
DAP/Grant Allowed for Closing Cost	Yes	Yes	Yes
DAP/Grant Allowed for Down Payment	Yes	Yes	Yes
Seller Contributions Allowed	Yes – 6%	Yes – 3%	Yes – 3%
MI 25% Coverage Required	N/A	Yes	Yes
Borrower Paid MI (Monthly/Single)	N/A	Yes	Yes
Lender Paid MI (LPMI)	N/A	No	Yes – 660 Minimum FICO
Co-Signers	No	No	No
First Time Home Buyer Required	No	No	No
Home Buyer Education Required	Yes	Yes	Yes
Subordinate Financing Allowed	No	No	No
Housing History Required	Yes	Yes	Yes
Live Rent Free Allowed	Yes	Yes	Yes
Non-Occupant Co-Borrowers	No	No	No

This product comparison chart offers a snapshot of various down payment assistance programs LHFS offers. Complete guidelines for each program can be found on www.LHFSWholesale.com



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Down Payment Assistance Programs Comparison				
	<i>Within Reach</i> TM Government 3% or 4% (FHA & VA)		<i>Within Reach</i> TM Conventional 5%	Power Purchase 2%
Failure to Deliver Lock Fee	Yes (\$400.00)		Yes (\$400.00)	Yes (\$400.00)
Lender Paid Compensation	No		No	Yes
LHFS Admin Fee	\$1,145		\$1,145	\$995 CA/HI \$895 All Others
LHFS Admin Fee (Included in Rate)	No		No	Yes
Maximum Broker Compensation (BPC cannot exceed current LPC in file)	FHA 2%	VA 1%	2%	Not to exceed LPC
Minimum Broker Compensation (BPC)	0		0	0
DU - Refer Eligible / LPA – Caution Findings	Yes		Not allowed	Not allowed
Manual Underwrite (47% DTI)	Yes		No	No
Compensating Factor(s) Required	Yes (1 Compensating Factor)		N/A	N/A
Housing History Required	Yes		N/A	N/A
Live Rent Free Allowed	Yes		N/A	N/A
Maximum DTI	47%		N/A	N/A
Minimum Credit Score	620		N/A	N/A
Manual Underwrite (50% DTI)	Yes		N/A	N/A
Compensating Factor(s) Required	Yes (2 Compensating Factors)		N/A	N/A
Housing History Required	Yes		N/A	N/A
Live Rent Free Allowed	No		N/A	N/A
Maximum DTI	50%		N/A	N/A
Minimum Credit Score	680		N/A	N/A

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