Movin' Up Special

Quick Reference

MOVIN' UP SPECIAL PROGRAM

PRODUCT • RATE

• Conventional (PMI) only. • Product Code: 6602

• Eligibility is based on *loan qualifying income* (the income used in DU).

• Loan qualifying income ≤ 80% AMI Limit: Use Movin' Up Special rate on Rate Sheet. See chart below.

County	80% AMI	County	80% AMI	County	80% AMI
BARBOUR	$60,080	KANAWHA	$64,160	PRESTON	$82,400
BERKELEY	$81,280	LEWIS	$65,280	PUTNAM	$68,160
BOONE	$64,160	LINCOLN	$60,080	RALEIGH	$55,760
BRAXTON	$60,080	LOGAN	$60,080	RANDOLPH	$60,080
BROOKE	$64,480	MCDOWELL	$60,080	RITCHIE	$60,080
CABELL	$68,160	MARION	$71,760	ROANE	$60,080
CALHOUN	$60,080	MARSHALL	$63,120	SUMMERS	$60,080
CLAY	$64,160	MASON	$60,080	TAYLOR	$60,080
DODDRIDGE	$60,080	MERCER	$60,720	TUCKER	$62,400
FAYETTE	$55,760	MINERAL	$75,920	TYLER	$71,440
GILMER	$60,080	MINGO	$60,080	UPSHUR	$60,080
GRANT	$67,680	MONONGALIA	$82,400	WAYNE	$68,160
GREENBRIER	$60,080	MONROE	$60,720	WEBSTER	$60,080
HAMPSHIRE	$85,600	MORGAN	$81,280	WETZEL	$63,200
HANCOCK	$64,480	NICHOLAS	$64,800	WIRT	$59,280
HARDY	$60,080	OHIO	$63,120	WOOD	$59,280
HARRISON	$68,160	PENDLETON	$60,080	WYOMING	$60,080
JACKSON	$67,760	PLEASANTS	$62,240		
JEFFERSON	$131,280	POCAHONTAS	$60,080		

• Loan qualifying income >80% AMI Limit: Use posted Movin' Up rate.

PMI COVERAGE

• Movin' Up Special Program qualifies for reduced MI coverage (follow DU):

LTV Ratio	>95% and <97%	>90% and ≤95%	>85% and ≤90%	>80% and ≤85%
MI Coverage	18%	16%	12%	6%

• Standard PMI pricing applies to loans >80% AMI Limit/Movin' Up Program.

REMINDER:

• Movin' Up Special eligibility is subject to the existing Movin' Up Federal compliance income and house price limits. See below.

INCOME • HOUSE PRICE LIMITS

Federal Compliance Income: All Parties on Note and/or Deed.

	AREA MEDIAN FAMILY INCOME LIMIT	
ALL COUNTIES	INCOME	HOUSE PRICE
	$171,120	$350,000