

Commission Manufactured Home Matrix

Provided for clarification. See manual for full details.

	Home Advantage				House Key			
	FHA	VA	USDA	Fannie Mae	FHA	VA	USDA	Fannie Mae
Width Allowed	<u>Double Wide or Greater</u>	<u>Manufactured Homes Not Allowed</u>	Double Wide or Greater	Single Wide or Greater	Single Wide or Greater			
All Borrowers Credit Score Minimum	<u>640</u>		<u>640</u>	620	620			
Manual Underwrites	<u>Not Allowed</u>		<u>Not Allowed</u>	Not Allowed	Allowed, follow agency guidelines.			Not Allowed
AUS Allowed	DU		GUS	DU	DU		GUS	DU
LTV Max	96.5%		Per Agency Guidelines	97%**	96.5%	Per Agency Guidelines		97%**
Age of Home	Per Agency Guidelines		Per Agency Guidelines					

Master Servicer overlays to Investor guidelines are underlined and in italics.

** 97% LTV allowed on Fannie Mae's MH Advantage program only. Non-MH Advantage (standard) manufactured homes up to 95% LTV. See agency guidelines**

Freddie Mac HFA Advantage loans not eligible under the program.

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