

## Home *Flex* Streamline Refinance

Provides low and moderate-income persons with financing for the refinance of a current government insured home mortgage. Provided through a statewide network of participating lenders or correspondents.  Term: 30 years  Interest Rate: Established daily and published on <a href="www.mhhfa.org">www.GoNewHampshireHousing.com</a> Bigible Borrowers: Must have a current mortgage insured by FHA, VA or RD. VA and RD for current NHHFA borrowers only.  Eligible Properties: Owner occupied existing 1-4 unit homes  Doc: Type  Credit / FICO: Non NHHFA mortgages 1-4 unit - NO OVERLAYS  - Non NHHFA mortgages 1-4 unit - NO OVERLAYS  - Non NHHFA mortgages 1-4 unit - NO OVERLAYS  - Non NHHFA mortgages 1-4 unit - NO OVERLAYS  - NON NHHFA mortgages 1-4 unit - NO OVERLAYS  - NON NHHFA mortgages 1-4 unit - NO OVERLAYS  - NON NHHFA mortgages 1-4 unit - NO OVERLAYS  - NON NHHFA mortgages 1-4 unit - NO OVERLAYS  - NON NHHFA mortgages 1-4 unit - NO OVERLAYS  - NON NHHFA customers only to a max CLTV 125%  - The FHA Case number assignment date must be on or after the initial application date, include CAUNS and ordered as a Streamline Refinance.  - Refinance Authorization Form. The value from this is used to determine LTV.  - Tir-merged credit report with 12 months mortgage instoy required.  - Copy of original note - confirms borrower info and net tangible benefit.  - S% Nat Tangible Benefit required. This is based on P&I plus monthly MIP.  - Evidence of social security number for each borrower.  - Ourrent pay stub if salary or CPA letter if self-employed-non-NHHFA borrower.  - Underwriting FHA:  - Underwriting FHA: Durby Statements - Non-NHHFA borrower.  - Underwriting FHA: Non-NHHFA customers only  - Must be underwrited by VA approved uw and meet all VA IRRL requirements - Lender to perform a verbal VOE - Non-NHHFA customers only  - Must be underwrited by VA app					
Term: 30 years  Interest Rate: Established daily and published on <a href="www.myw.myw.myw.myw.myw.myw.myw.myw.myw.&lt;/th&gt;&lt;th&gt;&lt;/th&gt;&lt;th colspan=3&gt;&lt;/th&gt;&lt;/tr&gt;&lt;tr&gt;&lt;th&gt;  Terrest Rate:   Established daily and published on &lt;a href=" www.minfra.org"="">www.goNewHampshireHousing.com</a>   Interest Rate:   Established daily and published on <a href="www.minfra.org">www.minfra.org</a> , <a href="www.goNewHampshireHousing.com">www.minfra.org</a> , <a href="www.goNewHampshireHousing.com">www.minfra.org</a> , <a href="www.goNewHampshireHousing.com">www.minfra.org</a> , <a href="www.goNewHampshireHousing.com">www.minfra.org</a> , <a href="www.goNewHampshireHousing.com">www.goNewHampshireHousing.com</a>   Eligible Properties:   Owner occupied existing 1-4 unit homes   Owner h	Description:				
Interest Rate:  Eiligible Borrowers:  Must have a current mortgage insured by FHA, VA or RD. VA and RD for current NHHFA borrowers only.  Eligible Properties:  Doc: Type  Streamlined Documentation  Credit / FICO:  Subordinate Financing:  NHHFA mortgages 1-4 unit homes  NHHFA mortgages 1-4 unit - NO OVERLAYS  NON NHHFA mortgages 1-4 unit - 660 min FHA Only  NNHHFA customers only to a max CLTV 125%  The FHA Case number assignment date must be on or after the initial application date, include CAIVRS and ordered as a Streamline Refinance.  Refinance Authorization Form. The value from this is used to determine LTV.  Tri-merged credit report with 12 months history, a minimum of 6 months pay history is required.  Copy of original note - confirms borrower info and net tangible benefit.  5% Net Tangible Benefit required. This is based on P&I plus monthly MIP.  Evidence of social security number for each borrower.  Current pay stub if salary or CPA letter if self-employed non-NHHFA borrower  2 months assets statementsnon-NHHFA borrower  2 morths assets statementsnon-NHHFA borrower  2 morths december of search promover.  All FHA disclosures (Amendatory Clause not required)  Loan amount calculation – unpaid principal balance plus 30 days of interest plus month of prorated MIP. Loan must be current in the month it closes and disburses.  Other Considerations  No more than \$500 cash back at closing.  Lender will perform a verbal VOE – non-NHHFA borrower  Must follow all RD Streamline requirements including all income documentation  2 years v-2's  Any adverse credit must be addressed.  Current NHHFA customers only  Mortgage Insurance  Mortgage Insurance:  Per insurer requirement  Per insurer requirement  Per insurer requirement					
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Must follow all RD Streamline requirements including all income documentation     2 years w-2's     Any adverse credit must be addressed.     Current NHHFA customers only  Mortgage Insurance:  Per insurer requirement	Underwriting VA:				
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Any adverse credit must be addressed.     Current NHHFA customers only      Mortgage Insurance:  Per insurer requirement  NHHFA customer only)  VA (current NHHFA customer only)	Underwriting RD:	· · · · · · · · · · · · · · · · · · ·			
Mortgage Insurance:  Per insurer requirement  RD (current NHHFA customer only)  VA (current NHHFA customer only)		· · · · · · · · · · · · · · · · · · ·			
Mortgage Insurance:  Per insurer requirement  Per insurer requirement  RD (current NHHFA customer only)  VA (current NHHFA customer only)					
Mortgage Insurance:  Per insurer requirement  Per insurer requirement  RD (current NHHFA customer only)  VA (current NHHFA customer only)		Current Willia Custo			
Mortgage Insurance: Per insurer requirement RD (current NHHFA customer only) VA (current NHHFA customer only)	Mortgage Insurance:				
Eligible Occupancy: Owner occupied primary residence only		Per insurer requirement	RD (current NHHFA customer only)		
Eligible Occupancy: Owner occupied primary residence only					
	Eligible Occupancy:	Owner occupied primary residence only			