

PROGRAM MATRIX

	PROGRAM	BROKERED	CORRESPONDENT		
			TABLE FUNDED	NON-DELEGATED	DELEGATED
GOVERNMENT					
FHA	203(b)	✓	✓	✓	✓
	203(b) with Repair Escrow	✓	✓	✓	✓
	203(h) Mortgage Insurance for Disaster Victims	✓	✓	✓	✓
	Standard 203(k) Rehabilitation Mortgage	✓	✓	✓	✓
	Limited 203(k) Rehabilitation Mortgage	✓	✓	✓	✓
	Good Neighbor Next Door (GNND)	✓	✓	✓	✓
	Hawaiian Home Lands (HHL)*	N/A	N/A	N/A	✓
	One-Time Close (OTC)	✓	✓	✓	N/A
	Streamline Refinance / Streamline Express	✓	✓	✓	✓
	\$100 Down	✓	✓	✓	✓
	DPA Advantage (Down Payment Assistance)†	✓	✓	✓	✓
VA	Fully Amortizing Fixed	✓	✓	✓	✓
	IRRRL	✓	✓	✓	✓
	One-Time Close (OTC)	✓	✓	✓	N/A
	VA Renovation	✓	✓	✓	N/A
USDA	Single Family Guaranteed Loan Program	✓	✓	✓	✓
	Single Family Streamlined-Assist Refinance Option	✓	✓	✓	✓
	One-Time Close (OTC)	✓	✓	✓	✓
	Repair Escrow	✓	✓	✓	✓
	USDA Renovation	✓	✓	✓	✓
	Existing Manufactured Housing Pilot Program	✓	✓	✓	✓
FHA, VA and USDA financing available for Manufactured Housing, including singlewides†					
CONVENTIONAL					
FANNIE MAE	RefiNow™	✓	✓	✓	✓
	Fully Amortizing Fixed Rate and High Balance	✓	✓	✓	✓
	HomeStyle® Renovation	✓	✓	✓	✓
	Texas Home Equity 50(a)(6) and Non-Home Equity 50(a)(4)	✓	✓	✓	✓
	HomeReady™	✓	✓	✓	✓
	High Loan-To-Value Refinance Option - CURRENTLY SUSPENDED	✓	✓	✓	✓
	MH Advantage®	✓	✓	✓	✓
	One-Time Close (OTC)	✓	✓	✓	N/A
FREDDIE MAC	Fully Amortizing Fixed Rate & Super Conforming	✓	✓	✓	✓
	Texas Home Equity 50(a)(6) & Non-Home Equity 50(a)(4)	✓	✓	✓	✓
	Home Possible®	✓	✓	✓	✓
	HomeOneSM	✓	✓	✓	✓
	Enhanced Relief Refinance® - CURRENTLY SUSPENDED	✓	✓	✓	✓
	CHOICEHome®	✓	✓	✓	✓
	CHOICERenovation®	✓	✓	✓	✓
	CHOICEReno eXpress®	✓	✓	✓	✓
	One-Time Close (OTC)	✓	✓	✓	N/A
Conventional financing available for Manufactured Housing, including singlewides					
NON-QM					
NON-QM	Non-QM Bank Statement Qualifying Loan	✓	N/A	N/A	N/A

*Hawaiian Homelands only available via Correspondent Delegated channel. †Not permitted in AK, WA or HI. ‡Singlewide MH financing available for FHA, VA and Conventional.

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