



PROGRAM UPDATES

Contact Us

We know you have many programs to choose from. So, we sweetened ours by increasing our SRP's -- some by as much as three-eighths of a percent over last year's. Begin enjoying these new SRP's effective with purchases on Tuesday, December 22.

| Loan Amount (\$) | FHA (%) | VA (%) | RD (%) | Conv. (%) |
|------------------|---------|--------|--------|-----------|
| Up to 50,000 | 0.500 | 0.500 | 0.500 | 0.500 |
| 50,000-75,000 | 1.250 | 1.250 | 1.250 | 0.750 |
| 75,000-100,000 | 1.500 | 1.500 | 1.500 | 1.000 |
| 100,000-120,000 | 1.500 | 1.500 | 1.500 | 1.250 |
| 120,000-150,000 | 1.750 | 1.750 | 1.750 | 1.250 |
| 150,000 and up | 2.000 | 2.000 | 2.000 | 1.500 |

Adjustments to the SRP pricing

FICO Adjustments (add to SRP)*

LTV Adjustments (add to SRP)*

FICO LT 620** -0.125

FICO 620-680

0

LTV 97.5-100

0

FICO 680-720

0

LTV 85-95

0

| | | | |
|--------------|-------|-----------|-------|
| FICO 720-740 | 0.25 | LTV 80-85 | 0.125 |
| FICO 740+ | 0.375 | LTV <80 | 0.25 |

*Subject to change.

**With compensating circumstance and if there is no down payment assistance, we may approve a loan with a lower credit score. Homebuyer education is required.

For more information or assistance, please contact us at resloan@ihfa.org or call 1.800.219.2285.

Happy Holidays!

Quick Links

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[Finally Home! Homebuyer Education](#)

[Rate Sheet](#)

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