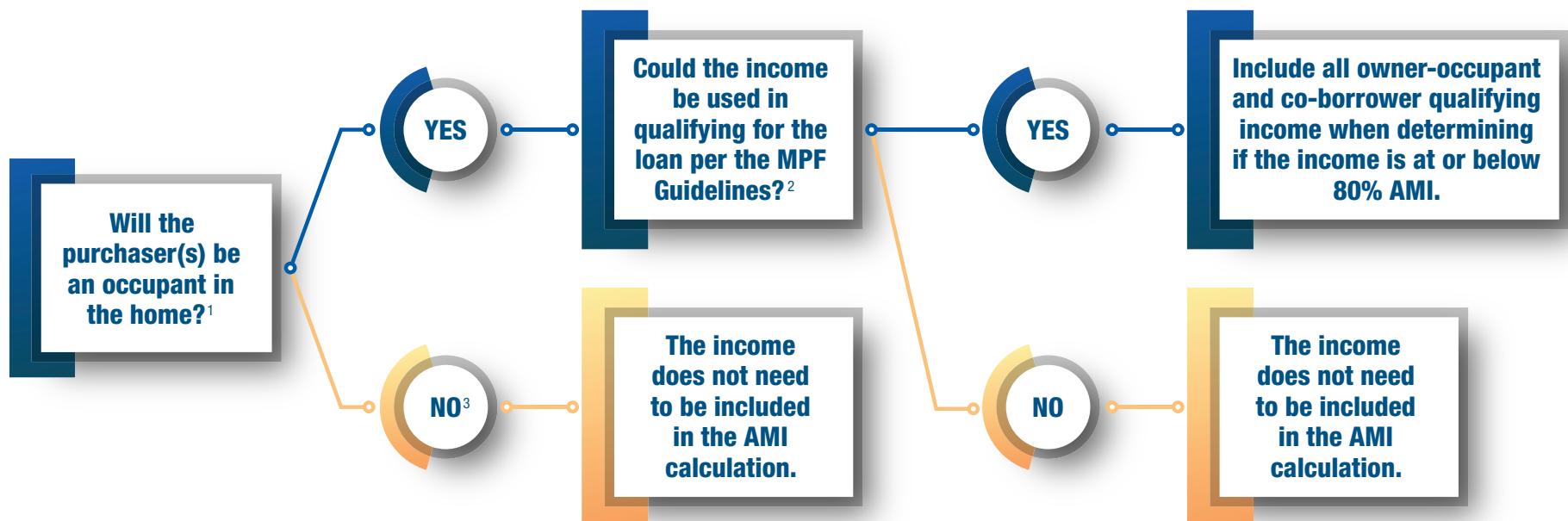


MORTGAGE RATE RELIEF

DECISION TREE



Use this decision tree as an effective method of analyzing if income should be included on the loan for Area Median Income (AMI) purposes. Always make sure you are following the requirements of the Mortgage Rate Relief Product Guide and the MPF® Traditional Guide.



¹ All Buyers must sign the Mortgage Rate Relief Income Attestation prior to closing.

² All owner occupants must be borrowers on the loan and all verifiable/qualifying income for owner occupants must be included for Mortgage Rate Relief qualifying purposes.

³ If Borrowers are relying on a non-occupant co-borrower for qualification purposes, include all qualifying income when determining if the income is at or below 80% AMI.