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(1)	LTV, CLTV, and HCLTV Ratios Greater than 95%: For purchase transactions, at least one borrower must be a first-time homebuyer. For limited cash-out refinances, Fannie Mae must be the owner of the existing mortgage. See Announcement SEL-2014-15 for additional requirements.
(2)	MCM LTV, CLTV, and HCLTV Ratios Greater than 95%: At least one borrower must be a first-time homebuyer and complete pre-purchase home-buyer education and counseling.
(3)	Community Solutions™ and Community HomeChoice™: Different reserve requirements and DTI ratios apply to these transactions. (These products are not supported in DU.) See BS-6-04, MyCommunityMortgage: Additional Eligibility and Underwriting Requirements for Community Solutions and Community HomeChoice.
(4)	Community Solutions and Community HomeChoice: Loans must be secured by 1- or 2-unit properties. 3- and 4-unit properties are not permitted.
(5)	DU Refi Plus and Refi Plus: Loans are subject to a unique limited cash-out refinance definition, and other unique subordinate lien requirements. Exceptions to the LTV ratio limits apply to Texas Section 50(a)(6) mortgages. There is no maximum CLTV or HCLTV ratio limit for any DU Refi Plus or Refi Plus mortgage loan. A minimum credit score and maximum DTI ratio apply to higher-priced mortgage loans. See Section BS-5.2-01, DU Refi Plus and Refi Plus Eligibility, and BS-5.2-02, DU Refi Plus and Refi Plus Underwriting Considerations.

Efannie Mae Ltv Cltv Reference Guide

RJ Shavelson



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Introduction to Mortgages and Mortgage Backed Securities Richard K. Green, 2013-11-21 In Introduction to Mortgages Mortgage Backed Securities author Richard Green combines current practices in real estate capital markets with financial theory so readers can make intelligent business decisions After a behavioral economics chapter on the nature of real estate decisions he explores mortgage products processes derivatives and international practices By focusing on debt his book presents a different view of the mortgage market than is commonly available and his primer on fixed income tools and concepts ensures that readers understand the rich content he covers Including commercial and residential real estate this book explains how the markets work why they collapsed in 2008 and what countries are doing to protect themselves from future bubbles Green s expertise illuminates both the fundamentals of mortgage analysis and the international paradigms of products models and regulatory environments Written for buyers of real estate not mortgage lenders Balances theory with increasingly complex practices of commercial and residential mortgage lending Emphasizes international practices changes caused by the 2008 11 financial crisis and the behavioral aspects of mortgage decision making **Examining the Housing Finance System** United States. Congress. Senate. Committee on Banking, Housing, and Urban Affairs. Subcommittee on Securities, Insurance, and Investment, 2012 Proceedings of the Twenty-second AAAI Conference on Artificial Intelligence, 2007

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