



# Movin' Up Special

## Quick Reference

### MOVIN' UP SPECIAL PROGRAM

PRODUCT • RATE					
<ul style="list-style-type: none"> <li>• Conventional loans only. • Product Code: 6602</li> <li>• Eligibility is based on <i>loan qualifying income</i> (the income used in DU).</li> <li>• <b>Loan qualifying income ≤ 80% AMI Limit: Use Movin' Up Special rate on Rate Sheet. See chart below.</b></li> </ul>					
County	80% AMI	County	80% AMI	County	80% AMI
BARBOUR	\$52,800	KANAWHA	\$59,840	PRESTON	\$72,720
BERKELEY	\$67,360	LEWIS	\$58,720	PUTNAM	\$59,440
BOONE	\$59,840	LINCOLN	\$59,840	RALEIGH	\$54,480
BRAXTON	\$52,800	LOGAN	\$52,800	RANDOLPH	\$54,400
BROOKE	\$57,680	MCDOWELL	\$52,800	RITCHIE	\$52,800
CABELL	\$59,440	MARION	\$65,120	ROANE	\$52,800
CALHOUN	\$52,800	MARSHALL	\$64,480	SUMMERS	\$52,800
CLAY	\$59,840	MASON	\$60,160	TAYLOR	\$58,240
DODDRIDGE	\$61,840	MERCER	\$53,600	TUCKER	\$58,640
FAYETTE	\$54,480	MINERAL	\$65,840	TYLER	\$67,280
GILMER	\$55,040	MINGO	\$52,800	UPSHUR	\$54,560
GRANT	\$58,640	MONONGALIA	\$72,720	WAYNE	\$59,440
GREENBRIER	\$52,800	MONROE	\$55,280	WEBSTER	\$52,800
HAMPSHIRE	\$88,000	MORGAN	\$67,360	WETZEL	\$59,040
HANCOCK	\$57,680	NICHOLAS	\$55,120	WIRT	\$59,760
HARDY	\$52,800	OHIO	\$64,480	WOOD	\$59,760
HARRISON	\$67,040	PENDLETON	\$53,520	WYOMING	\$52,800
JACKSON	\$59,840	PLEASANTS	\$65,120		
JEFFERSON	\$122,320	POCAHONTAS	\$52,800		
<ul style="list-style-type: none"> <li>• Loan qualifying income &gt;80% AMI Limit: Use posted Movin' Up rate.</li> </ul>					

PMI COVERAGE				
<ul style="list-style-type: none"> <li>• <b>Movin' Up Special Program qualifies for reduced MI coverage:</b></li> </ul>				
LTV Ratio	>95% and <97%	>90% and ≤95%	>85% and ≤90%	>80% and ≤85%
MI Coverage	18%	16%	12%	6%
<ul style="list-style-type: none"> <li>• Standard PMI pricing applies to loans &gt;80% AMI Limit/Movin' Up Program.</li> </ul>				

### REMINDER:

- Movin' Up Special eligibility is subject to the existing Movin' Up Federal compliance income and house price limits. See below.

INCOME • HOUSE PRICE LIMITS			
Federal Compliance Income: All Parties on Note and/or Deed.			
ALL COUNTIES	AREA MEDIAN FAMILY INCOME LIMIT		
	1-2 PERSONS	3 OR MORE PERSONS	HOUSE PRICE
	\$130,560	\$152,320	*
* Refer to Homeownership Program Income and House Price Limits.			