



**Southeast Texas Housing Finance Corporation (SETH)
5 Star Texas Advantage Program (US Bank as
Servicer) HFA 2017 Guidelines - At A Glance**

	Government Loans	Freddie Mac HFA Advantage Loans	
Loan Products	FHA, VA, USDA	HFA Advantage	
Loan Type	Primary residence; purchase only	Primary residence; purchase only	
Borrower Eligibility	No first-time homebuyer requirement May own other property.	No first-time homebuyer requirement. Cannot own another property at loan closing.	
Property Eligibility No Manufactured Homes Permitted	1-4 unit single family structures. Condos, townhomes, PUD, duplexes permitted per Agency Guidelines.	<u>LTV up to 95%: 1 unit properties only.</u> Condos permitted.	<u>LTV 95.01-97%: 1-unit properties only.</u> Condos are <u>not</u> permitted.
First Loan Terms	30-year fixed	30-year fixed	
Loan Rates	Posted daily; 70-day lock to Lender	Posted daily; 70-day lock to Lender	
Loan Qualifying	FHA Loans: 45% DTI ratio VA/USDA Loans: 640-659 credit score: Max 45%DTI; 660+ credit score: Max 50% DTI.	<u>LTV up to 95%:</u> 640 CS. DTI 50= CS 660+ Below 660= 45 DTI	<u>LTV 95.01-97%:</u> 640 CS minimum, maximum 45% DTI regardless of AUS.
Loan Underwriting	Loans are underwritten by Lender. Manual UW permitted per US Bank guidelines: 36%DTI/2 mo reserves	Loans UW by Lender. LP use Offer Identifier Code 251 Home Possible Advantage for HFAs. DU use HFA Preferred. Manual UW 95LTV and below only	
Borrower Investment	No minimum down required from Borrower's own resources.	No minimum required but subject to DU, LP and Mortgage Insurer minimum.	
Credit Score Minimum	640 minimum.	<u>LTV up to 95%:</u> 640 minimum FICO score.	<u>LTV 95.01-97%:</u> 640 minimum FICO score
MCC Programs	May be combined with any MCC Program. Benefit can be used to reduce DTI per Agency guidelines. Borrowers must meet MCC qualifications and requirements.		
Home Price Limit	FHA:\$275,665;VA/USDA:\$424,100	\$424,100	
Income Limits	FHA/VA: Exhibit A USDA: Exhibit B	See Exhibit C	
SETH Grant	Between 3-6% funded at closing.	4% funded at closing.	
Homebuyer Ed	SETH Course Required. All Borrowers on Mortgage Loan to Complete Individually.		
Mortgage Insurance	As required by FHA, VA, USDA.	Charter coverage required: 18% coverage for 95.01-97 LTV, 16% for 90.01-95 LTV.	
MI Premiums	As required by FHA, VA, USDA.	Monthly, single and split premium plans permitted.	
Per Loan Fees	None	No delivery or adverse market fees.	
Origination Fee	Up to 1% origination fee. Income to Lender. No Discount Fee.	Up to 1% origination fee. Income to Lender. No Discount Fee.	
US Bank Fees	\$250 Funding Fee. No Tax Service.	\$250 Funding Fee. No Tax Service Fee.	
eHousing Fees	\$275 Compliance/ Admin Fee	\$275 Compliance/ Admin Fee	



Southeast Texas Housing Finance Corporation (SETH)
5 Star Texas Advantage Program
HFA Guidelines (U.S. Bank as Servicer)

Program Sponsor	Southeast Texas Housing Finance Corporation (“SETH”) is an approved provider of down payment assistance per HUD and Freddie Mac guidelines.
Program Administrator	EHousingPlus on-line system will post mortgage loan rates, accept and confirm loan reservations and manage Program funding.
Eligible Lenders	Must be approved by U.S. Bank and sign a Lender Agreement with SETH.
Servicer	First Loans will be purchased and serviced by U.S. Bank (the “Servicer”).
Eligible Loan Area	Program is available throughout the State of Texas except in the cities of El Paso, Grand Prairie, and McKinney and the County of Travis.
Occupancy	Primary residence only. Borrowers and their spouses must permanently reside in the U.S. and must occupy the property within 60 days.
Eligible Borrowers	There is no SETH first-time homebuyer requirement. Non-occupant Borrowers or co-signers are not permitted. Follow US Bank and Agency guidelines for non-citizens.
Eligible Properties	<u>FHA, VA and USDA:</u> 1-4 unit properties. Single family, owner-occupied, detached structures, or condominiums, town homes/PUDs or duplexes, subject to FHA, VA and USDA guidelines. Manufactured homes are not permitted. <u>Freddie Mac HFA Advantage:</u> 1 unit properties only. Manufactured homes are not permitted. Condos only permitted at or below 95% LTV.
Income Limits	Qualifying Income for FHA/VA/USDA loans as reported on the 1003 Form may not exceed Income Limits as posted in Exhibits A or B. Freddie Mac Conventional Income Limits posted in Exhibit C and income used must be in accordance with Freddie Mac guidelines. Posted on sethfc.com in Lender Section under SETH 5 Star.
Home Price Limits	<ul style="list-style-type: none"> • <u>FHA:</u> Home purchase price may not exceed \$275,665. • <u>USDA, VA:</u> Home purchase price may not exceed \$424,100. • <u>Freddie Mac:</u> Home purchase prices may not exceed \$424,100.
Borrower Investment	<ul style="list-style-type: none"> • <u>FHA, VA, USDA:</u> No minimum Borrower investment required. • <u>Freddie Mac:</u> Per DU, LP and Mortgage Insurer guidelines.
Credit Score Minimum	<ul style="list-style-type: none"> • <u>FHA, VA, USDA:</u> Minimum 640 credit score (all Borrowers on title). • <u>Freddie Mac HFA Advantage:</u> Minimum 640 credit score (all Borrowers on title)
Homebuyer Education	Required for all Borrowers, even for non-first time homebuyers. Borrowers should visit the SETH homepage www.sethfc.com and select “Homebuyer Information” tab to locate the required Homebuyer Education Course instructions on how to achieve the required Homebuyer’s Education Certificate for either an individual Borrower or all Co- Borrowers.

First Loan Terms and Guidelines

First Loan Types	<ul style="list-style-type: none"> • FHA 203(b), 203(b)(2), 203(k) streamlined and standard, 203(h), 234 (c), Section 184, VA, USDA. • Freddie Mac HFA Advantage <ul style="list-style-type: none"> ➢ 1 unit properties only, principal residences. Manufactured Housing is not permitted. ➢ Condos permitted at or below 95% LTV; not permitted at 95.01-97% LTV. ➢ Borrower must sign a Mortgagor's Acknowledgment, certifying that the Sponsor and Servicer may forward the Borrower's payment history to an experienced third party counseling organization. ➢ Borrower's qualifying income must be within the income limits listed in Exhibit C.
Transaction Type	Purchase transactions; rate/term refinancings are not permitted.
First Loan Terms	30-year fixed rate fully amortizing first mortgage loan only.
Mortgage Loan Rates	Mortgage Loan Rates are available through eHousing and will be posted daily from 9:00 AM to 4:00 PM CST.
Rate and Price Adjustments	Freddie Mac HFA Advantage loans are <u>not</u> subject to any loan level price adjustments and delivery fees. There is no Freddie Mac adverse market delivery fee.
Rate Locks and Extension	<p>Borrowers must have a fully executed sale contract for a specific property before a Rate Lock can be submitted. Within 25 days for each Rate Lock, the Loan must be underwriter certified on the eHousing lender portal.</p> <p>Loans must be purchased and funded by Servicer within 70 days of the rate Lock Date. Any Mortgage Loan not purchased within the 70 days is ineligible for purchase unless the Lender elects a one-time only 30-day extension, subject to a \$375 extension fee which will be netted from the Loan Purchase Price.</p>
Loan Underwriting/Ratios/Reserves	<ul style="list-style-type: none"> • FHA, VA, USDA, Freddie Mac and US Bank guidelines with respect to reserves and underwriting guidelines subject to a DU qualified "Approve/Eligible" or LP qualified "Accept/Eligible" finding. Manual underwriting is not permitted for Freddie Mac HFA Advantage 95.01-97% LTV. Follow US Bank Manual UW guidelines. • <u>FHA</u>: Max DTI 45%. Loans Manually Underwritten or with Credit Scores below 660 will be limited to Option 2B or 2C with reductions in the amount of assistance provided. • <u>USDA/VA</u>: For Borrowers with credit scores 659 and below, 45% DTI; for Borrowers with 660+ credit scores, DTI up to 50%. • <u>Freddie Mac HFA Advantage</u>: For 95.01-97% LTV, 640 minimum credit score and maximum 45% DTI regardless of AUS decision. Loans at or below 95LTV, minimum credit score is 640; Borrowers with credit scores 659 and below, 45% maximum DTI; Borrowers with 660+ credit scores, DTI up to 50%. When using LP for AUS be sure to use Offer Identifier Code #251 Home Possible Advantage for HFAs. DU use HFA Preferred. • Per CFPB guidelines: "Extensions of credit made by creditors pursuant to a program administered by a Housing Finance Agency (HFA) are exempt from the ATR requirements regardless of the funding source (e.g. Federal, State, or other sources)." However, such loans are <u>not</u> exempt from TILA requirements for Higher-Priced Mortgage Loans (HPMLs) or High Cost Mortgage Loans.
First Loan Limits	FHA, VA, USDA and Freddie Mac first loan limits apply, subject to SETH's maximum purchase price limits.

Down Payment and Closing Cost Assistance

<p>Grant Funds available from SETH</p>	<ul style="list-style-type: none"> • FHA, VA, USDA: SETH Grant of up to <u>6%</u> of the final Mortgage Loan amount as shown on the Mortgage Note. Grant funds are automatically reserved once the Mortgage Loan is reserved on the eHousingPlus reservation system. For FHA loans only: The assistance will be reduced for loans with a representative FICO score below 660 and loans that are manually underwritten. • Freddie Mac: SETH Grant of <u>4%</u> of the final Mortgage Loan amount as shown on the Mortgage Note. Grant funds are automatically reserved once the Mortgage Loan is reserved and confirmed on the eHousing reservation system. Additional Grant funding may be available, with terms to be announced under separate Bulletin. • May be applied towards the Borrower's down payment or closing costs. • The Grant is nonrepayable in any form. • Other than earnest money reimbursement, or items paid by the Borrower outside of closing, there can be no cash back to the Borrower. • Lenders are required to report to HUD the Employer Identification Number (EIN) of all down payment assistance sponsors on HUD's FHA Loan Underwriting and Transmittal Summary. SETH's EIN is 76-0061310. • Borrower will be asked to acknowledge and sign a SETH Grant Letter or Mortgagor Acknowledgment. • Lender will be responsible for returning Grant funds to SETH received for loans not purchased by US Bank through Program. Borrowers will not be expected to return funds except for instances of fraud.
<p>Grant Funding</p>	<p>With a 2 day notice, upon receipt of a Grant Funding/Wire Transfer Request Form, SETH through its custodial agent will arrange for the wire transfer of the Grant funds directly to the Closing Agent or Title Company for the benefit of the Borrower.</p>

Mortgage Insurance

<p>Required Mortgage Insurance (MI) Coverage</p>	<ul style="list-style-type: none"> • FHA, VA, and USDA-RD MI coverage per HUD, VA, USDA-RD requirements. • For Freddie Mac Loans: <ul style="list-style-type: none"> ➢ 18% charter coverage for 95.01-97% LTV Loans ➢ 16% charter coverage for 90.01-95% LTV Loans ➢ 12% charter coverage for 85.01-90% LTV Loans ➢ 6% charter coverage for 80.01-85% LTV Loans
<p>Mortgage Insurance Rates</p>	<ul style="list-style-type: none"> • Insurers must be approved by Freddie Mac. • Borrower paid MI monthly, split or single premiums are acceptable per MI company guidelines. • Lender is responsible for activating any MI policy and remitting any MI payments due to the Mortgage Insurer prior to the sale of the loan to the Servicer. Lender is also responsible for transferring the MI policy to the Servicer after the loan sale. • PMI rates, pricing, and guidelines may differ among the participating Mortgage Insurers and are subject to change. Lenders should consult the current MI guidelines to determine the terms and conditions by which such loans will be insured. • This Term Sheet does not supersede, nor are they a substitute for, the guidelines in place with each Mortgage Insurer at the time the loan is underwritten.

Compliance Review Summary

Lender Certification	Within 25 days of the loan reservation date, Underwriter's Certification must be completed in the on-line Lender Portal at eHousingplus.com.
Grant Funding Request	2 business days prior to the scheduled loan closing date, Lenders must submit a Grant Funds/Wire Transfer Request Form to SETH's custodian, Bank of Texas.
Post-Close Compliance	<p>Within 10 days of the loan closing date, Lender must prepare the following for delivery to eHousingPlus:</p> <ul style="list-style-type: none"> ▪ \$275 check payable to eHousingPlus ▪ Real Estate Purchase Contract ▪ Executed Closing Disclosure ▪ Final Loan Application (1003) ▪ FHA Loan Transmittal Summary ▪ SETH Homebuyer Education Certificate ▪ Signed Grant letter (FHA, VA, USDA Loans only) ▪ Signed Mortgagor's Acknowledgment (Freddie Mac loans only)

Compensation, Seller Contributions and Fees

Lender Compensation	<ul style="list-style-type: none"> • FHA, VA, USDA: Lenders will receive a 1.5% SRP for FHA and USDA loans upon the purchase of the loan by the Servicer. For VA loans, the SRP is 1%. Lenders may charge an origination fee of up to 1% to the Borrower. • Freddie Mac: Lenders will receive a 1.5% SRP upon the purchase of the loan by the Servicer. Lenders may charge an origination fee of up to 1% to the Borrower. • Reasonable and customary fees and closing costs, as long as such fees and expenses are comparable to other FHA, VA, USDA and Freddie Mac of similar size and are fully disclosed to the Borrower in accordance with federal, state and local laws and regulations.
Seller Contribution	Permitted subject to FHA, VA, USDA and Freddie Mac guidelines.
Loan Purchase Price and Program Fees	Servicer will purchase all FHA, USDA and Freddie Mac loans at a 101.5% purchase price or 101% for all VA loans less Servicer's \$250 Funding Fee and any extension fees.

Servicer and SETH Contact Information

Loan Delivery Information	Final document delivery information and checklist are posted on www.mrbp.usbank.com , or contact the US Bank Help Desk. A \$50 late fee will be assessed on final documents not delivered within 60 days of purchase.
Delivery Address	US Bank Home Mortgage, 17500 Rockside Road, Bedford, Ohio 44146-2099
US Bank Lender Help Desk	For underwriting questions, contact the US bank Help Desk at 800-562-5165 or hfa.programs@usbank.com
US Bank Underwriting Services	Lenders that require US Bank Home Mortgage underwriting services may have additional underwriting requirements and should contact US Bank directly.
SETH Contact Information	Rhonda Mitchell, SETH Single Family Program Manager rmitchell@sethtexas.com 11111 S Sam Houston Parkway East Houston, TX 77089 281.484.4663 x110



The Southeast Texas Housing Finance Corporation
 11111 S. Sam Houston Parkway East
 Houston, Texas 77089
 281-484-4663
 EIN#: 76-0061310



TO: _____ DATE: _____
 (PARTICIPATING LENDER)

RE: Notice of Down Payment and Closing Cost Assistance GRANT: SETH 5 Star Texas Advantage Program

Please be advised that The Southeast Texas Housing Finance Corporation (SETH), a governmental entity as recognized by the U.S. Department of Housing and Urban Development (HUD) and the Federal Housing Administration (FHA), is providing down payment and/or closing cost assistance as a non-repayable Grant which is to be used in conjunction with SETH's 5 Star Texas Advantage Program (the "Program") and the First Mortgage Loan originated by the above stated Lender. This letter is to document SETH's compliance with FHA requirements in the manner outlined in HUD ML #2013-14 dated May 9, 2013. In regard thereto, SETH states that it has, at or before the loan closing, incurred a legally enforceable obligation to provide the funds toward the Borrower's minimum cash investment.

Borrower(s) Name: _____

Property Address: _____

First Mortgage Loan Terms: _____ %, 30 year fixed rate, 360 level monthly payments.

First Mortgage Amount: _____

First Mortgage Lender Loan #: _____ First Mortgage Servicer Loan #: _____

The undersigned borrower understands, acknowledges and agrees that (1) the interest rate for the mortgage loan provided by the Program is above market rate, and (2) it is the borrower's decision and choice to receive the mortgage loan through the Program and receive the DPA Grant, rather than choose another 30-year, fixed rate mortgage loan without DPA at a lower rate from this or another lender.

Amount of Grant Assistance as a Percentage of the Loan Amount: _____ %

Amount of Grant Assistance as a Dollar Amount: \$ _____

NOTE: The Down Payment & Closing Cost Assistance Provided by The Southeast Texas Housing Finance Corporation 5 Star Texas Advantage Program is a GRANT with NO repayment.

Ron Williams, Secretary/Executive Director

Southeast Texas Housing Finance Corporation

 Borrower's Signature

 Borrower's Signature

 Borrower- Print Name

 Borrower- Print Name

 (Date)

 (Date)



MORTGAGOR'S ACKNOWLEDGMENT (SETH 5 STAR FREDDIE MAC LOANS ONLY)

I/We, _____, as applicants for a Mortgage Loan ("Mortgage Loan") originated by _____ ("Senior Lien Holder") are also eligible for down payment and closing cost assistance (the "Grant") as provided by Southeast Texas Housing Finance Corporation (Program Sponsor), do hereby acknowledge as follows:

1. I/We acknowledge that the home to be financed by the Mortgage Loan is located in the County of _____ in the State of Texas at _____ (the "Property"), and that I/we intend to occupy the home as my/our principal place of residence within 60 days after closing the Mortgage Loan (or in the case of newly constructed home, within 60 days of completion of construction), and to thereafter occupy the Property as my/our principal residence. I/We do not intend to, have not and will not enter into any arrangement to rent, sell, assign or transfer the Property or to use it as investment property.

2. I/We understand that the Mortgage Loan rate offered is higher than what the Program Lender and other Program Lenders are currently charging "at market" for this same Mortgage Loan with no subsidy or rebate, that I/We understand that such other Mortgage Loans are available to me/us.

Initials: _____

3. I/We also understand that the \$_____ of Grant has been provided by the Southeast Texas Housing Finance Corporation to be applied toward down payment and/or closing costs with no requirement to repay the Grant at any time.

Initials: _____

4. I/We acknowledge that the Grant awarded would not be made but for my/our representations, covenants and warranties hereof and in the Loan Documents, and that the Grant must be used in accordance with Freddie Mac guidelines regarding down payment and closing cost assistance provided by a government agency or "instrumentality of government".

Initials: _____

5. I/We understand that should I/We fail to make timely Mortgage Loan payments to the Servicer, the Servicer of my mortgage loan may refer me to a third party counseling organization or a mortgage insurer that will advise me about finding ways to meet my mortgage obligation. I/We hereby authorize the Servicer to release certain information related to the Servicer's own experience with me to such a third party counseling organization or mortgage insurer and request that the counseling party contact me. I/We further hereby authorize the third party counseling organization or mortgage insurer to make a recommendation about appropriate action to take with regard to my mortgage loan, which recommendation may assist the Servicer in determining whether to restructure my mortgage loan or to offer other extraordinary services that could preserve my long term homeownership.

Initials: _____

6. As evidenced by my/our signatures(s) below, I/we have read and understand this disclosure form, and I/we have had any questions about the Program answered to my/our satisfaction. I/we understand that this Acknowledgement is a required part of the Program and Freddie Mac guidelines. I/we agree to provide any and all information that the Lender requires to ensure compliance with the Program guidelines. I/we also agree to the release of information to the Program Sponsor for reporting and compliance purposes.

Date: _____

Applicant/Borrower's Signature

Applicant/Borrower's Signature

Applicant/Borrower's Signature

Applicant/Borrower's Signature



SETH 5 STAR INCOME LIMITS
FHA/VA LOAN TYPES

Exhibit A

Effective 4-11-16

SETH's 5 Star Texas Advantage Program

Income Limits by County: FHA/VA Loan Types

Effective 4/11/16

Abilene MSA:

Callahan, Jones, Taylor \$66,700

Amarillo MSA:

Armstrong, Carson, Potter, \$72,680

Randall

Austin-Round Rock-San Marcos MSA:

Bastrop, Caldwell, Hays, \$89,470

Williamson

Beaumont-Port Arthur MSA:

Hardin, Jefferson, Orange \$67,160

Brownsville-Harlingen MSA:

Cameron \$43,930

College Station-Bryan MSA:

Brazos, Burleson, Robertson \$67,735

Corpus Christi MSA:

Aransas \$66,010

Nueces, San Patricio \$66,585

Dallas-Fort Worth-Arlington MSA:

Collin, Dallas, Denton, \$82,455

Ellis, Hunt, Kaufman, Rockwall

Johnson, Parker, Tarrant \$79,810

Wise \$75,095

Delta \$61,985

El Paso MSA:

El Paso (excluding city of El Paso) \$52,210

Houston-Sugar Land-Baytown MSA:

Austin \$76,475

Brazoria \$95,105

Chambers, Fort Bend, \$79,580

Galveston, Harris, Liberty,

Montgomery, Waller

Killeen-Temple-Fort Hood MSA:

Bell, Coryell \$68,195

Lampasas \$68,540

Laredo MSA:

Webb \$50,485

Longview MSA:

Gregg, Upshur \$64,860

Rusk \$65,435

Lubbock MSA:

Crosby, Lubbock \$69,575

McAllen-Edinburg-Mission MSA:

Hidalgo \$44,620

Midland MSA:

Midland \$100,625

Odessa MSA:

Ector \$70,150

San Angelo MSA:

Irion, Tom Green \$68,770

San Antonio-New Braunfels MSA:

Atascosa \$62,560

Kendall \$102,350

Medina \$73,140

Bandera, Bexar, Comal, \$71,415

Guadalupe, Wilson

Sherman-Denison MSA:

Grayson \$64,630

Texarkana MSA:

Bowie \$62,215

Tyler MSA:

Smith \$73,600

Victoria MSA:

Calhoun \$66,240

Goliad, Victoria \$66,930

Waco MSA:

McLennan \$58,650

Wichita Falls MSA:

Archer, Clay, Wichita \$66,010

Counties:

Anderson \$61,525

Andrews \$90,390

Angelina \$58,075

Bailey \$57,500

Baylor \$66,930

Bee \$59,340

Blanco \$80,960

Borden \$90,045

Bosque \$63,595

Brewster \$66,010

Briscoe \$59,685

Brooks \$33,695

Brown \$57,730

Burnet \$68,655

Camp \$54,050

Cass \$55,545

Castro \$47,955

Cherokee \$55,200

Childress \$68,655

Cochran \$51,290

Coke \$71,645

Coleman \$44,735

Collingsworth \$56,925

Colorado \$65,435

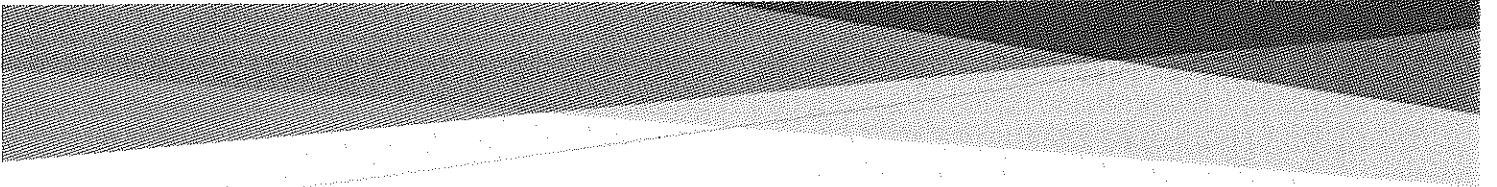
Comanche \$53,705

Concho \$69,230

Cooke	\$69,805	Gillespie	\$77,280
Cottle	\$46,345	Glasscock	\$116,150
Crane	\$71,530	Gonzales	\$53,475
Crockett	\$67,390	Gray	\$64,170
Culberson	\$51,635	Grimes	\$66,585
Dallam	\$52,325	Hale	\$54,280
Dawson	\$61,295	Hall	\$53,820
DeWitt	\$65,435	Hamilton	\$57,730
Deaf Smith	\$56,350	Hansford	\$68,080
Dickens	\$63,250	Hardeman	\$54,050
Dimmit	\$52,440	Harrison	\$54,510
Donley	\$68,425	Hartley	\$89,125
Duval	\$48,300	Haskell	\$57,730
Eastland	\$52,210	Hemphill	\$78,545
Edwards	\$64,285	Henderson	\$53,015
Erath	\$61,640	Hill	\$61,640
Falls	\$51,060	Hockley	\$71,990
Fannin	\$61,870	Hood	\$76,590
Fayette	\$71,875	Hopkins	\$61,525
Fisher	\$64,975	Houston	\$54,970
Floyd	\$64,515	Howard	\$69,230
Foard	\$52,095	Hudspeth	\$29,900
Franklin	\$72,910	Hutchinson	\$61,180
Freestone	\$64,055	Jack	\$76,475
Frio	\$45,770	Jackson	\$73,255
Gaines	\$67,160	Jasper	\$58,305
Garza	\$67,275	Jeff Davis	\$71,185

Jim Hogg	\$50,485	Matagorda	\$60,375
Jim Wells	\$56,120	Maverick	\$41,055
Karnes	\$65,665	McCulloch	\$59,800
Kenedy	\$70,380	McMullen	\$66,815
Kent	\$66,125	Menard	\$48,645
Kerr	\$65,090	Milam	\$58,880
Kimble	\$62,675	Mills	\$60,835
King	\$90,045	Mitchell	\$62,560
Kinney	\$53,590	Montague	\$65,205
Kleberg	\$56,925	Moore	\$63,365
Knox	\$53,360	Morris	\$54,280
La Salle	\$43,240	Motley	\$47,265
Lamar	\$59,685	Nacogdoches	\$58,880
Lamb	\$53,475	Navarro	\$56,005
Lavaca	\$64,630	Newton	\$55,085
Lee	\$78,315	Nolan	\$54,625
Leon	\$64,400	Ochiltree	\$70,955
Limestone	\$57,960	Oldham	\$73,715
Lipscomb	\$76,590	Palo Pinto	\$60,720
Live Oak	\$58,650	Panola	\$72,335
Llano	\$71,185	Parmer	\$55,545
Loving	\$60,260	Pecos	\$69,115
Lynn	\$58,190	Polk	\$53,935
Madison	\$58,190	Presidio	\$43,125
Marion	\$54,510	Rains	\$65,205
Martin	\$58,650	Reagan	\$77,395
Mason	\$70,265	Real	\$45,425

Red River	\$50,025	Upton	\$67,735
Reeves	\$53,130	Uvalde	\$48,645
Refugio	\$57,845	Val Verde	\$53,705
Roberts	\$98,325	Van Zandt	\$61,065
Runnels	\$53,705	Walker	\$67,850
Sabine	\$44,620	Ward	\$62,445
San Augustine	\$48,415	Washington	\$65,665
San Jacinto	\$63,250	Wharton	\$61,065
San Saba	\$53,935	Wheeler	\$74,405
Schleicher	\$83,260	Wilbarger	\$53,820
Scurry	\$66,815	Willacy	\$37,260
Shackelford	\$67,160	Winkler	\$65,665
Shelby	\$52,095	Wood	\$61,870
Sherman	\$69,575	Yoakum	\$65,550
Somervell	\$83,375	Young	\$69,460
Starr	\$32,545	Zapata	\$43,930
Stephens	\$59,110	Zavala	\$38,870
Sterling	\$68,655		
Stonewall	\$63,940		
Sutton	\$71,300		
Swisher	\$53,245		
Terrell	\$60,260		
Terry	\$54,050		
Throckmorton	\$50,025		
Titus	\$59,455		
Trinity	\$52,325		
Tyler	\$53,360		



SETH 5 STAR INCOME LIMITS
USDA/RHA LOAN TYPES

Exhibit B

Effective 4-11-16

SETH's 5 Star Texas Advantage Program**USDA/RHA Maximum Income Limits**

Home Care Program

Effective 4-11-16**HAT Program**

1-4 Persons

5-8 Persons

Austin-Round Rock-San Marcos MSA:

Bastrop, Caldwell, Hays, Travis, Williamson \$88,350 \$116,600

Dallas-Forth Worth-Arlington MSA:

Collin, Dallas, Delta, Denton, Ellis, Hunt, \$80,950 \$106,850

Kaufman, Rockwall, Wise

Johnson, Parker, Tarrant \$80,150 \$105,800

Houston-Sugar Land-Baytown MSA:

Austin \$77,650 \$102,500

Brazoria \$92,350 \$121,900

Chambers, Fort Bend, Galveston, Harris, \$79,700 \$105,200

Liberty, Montgomery, San Jacinto, Waller

Midland MSA:

Midland \$83,150 \$109,750

San Antonio-New Braunfels MSA:

Kendall \$94,600 \$124,850

Blanco \$77,200 \$101,900

Gillespie \$77,050 \$101,700

Glasscock \$80,150 \$105,800

Hartley \$90,850 \$119,900

Hemphill \$79,350 \$104,750

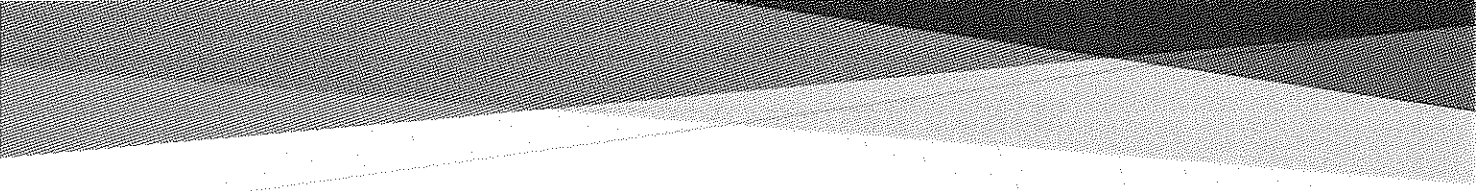
Hood \$80,300 \$106,000

Loving \$91,200 \$120,400

Roberts \$86,100 \$113,650

Somervell \$78,650 \$103,800

ALL OTHER TEXAS COUNTIES \$75,650 \$99,850



SETH 5 STAR INCOME LIMITS
FREDDIE MAC HFA
ADVANTAGE LOAN TYPES

Exhibit C

Effective 4-11-16

SETH's 5 Star Texas Advantage Program
Effective 4-11-16

Freddie Mac HFA Advantage Program Maximum Income Limits by County for up to 95% LTV and 95.01 – 97% LTV

Amarillo MSA:

Armstrong, Carson, Potter, Randall \$88,450

Austin-Round Rock-San Marcos MSA:

Bastrop, Caldwell, Hays, Williamson \$108,920

Dallas-Fort Worth-Arlington MSA:

Collin, Dallas, Denton, Ellis, Hunt, Kaufman, Rockwall \$100,380

Johnson, Parker, Tarrant \$97,160

Wise \$91,840

Hood \$93,240

Houston-Sugar Land-Baytown MSA:

Austin \$93,100

Brazoria \$115,780

Chambers, Fort Bend, Galveston, Harris, Liberty, \$96,880

Montgomery, Waller

Midland MSA:

Midland \$122,500

San Antonio-New Braunfels MSA:

Kendall \$124,600

Medina \$89,040

Andrews \$110,040

Blanco \$98,560

Borden \$109,620

Franklin	\$88,760
Gillespie	\$94,080
Glasscock	\$141,400
Hartley	\$108,500
Hemphill	\$95,620
Jack	\$93,100
Jackson	\$89,180
King	\$109,620
Lee	\$95,340
Lipscomb	\$93,240
Panola	\$88,060
Reagan	\$94,220
Roberts	\$119,700
Schleicher	\$101,360
Somervell	\$101,500
Tyler	\$89,600
Wheeler	\$90,580
ALL OTHER TEXAS COUNTIES	\$87,920