CAFA FIRST HOME PROGRAM

<table>
<tr><th>Program Description</th><th>Conventional (Freddie and Fannie)</th><th>FHA/Government</th></tr>
<tr><td>Annual Income Limit</td><td>Household Income <80% AMI*see Parish Limits</td><td>Household Income 115% AMI *see Parish Limits</td></tr>
<tr><td>Credit Score</td><td>Land Home: 620
US Bank: 640</td><td>Land Home: 620
US Bank: FHA 660 / USDA, VA 640</td></tr>
<tr><td>DTI</td><td>Land Home: AUS Approval
US Bank: 45% (640-679 FICO) 50% (680+)</td><td>Land Home: AUS Approval
US Bank: 45% (640-679 FICO) 50% (680+)</td></tr>
<tr><td>Acquisition Limits (Sales Price Limits)</td><td>
<table>
<tr><th>Unit Size</th><th>IRS Average Purchase Prices</th><th>Non-Targeted Purchase Price Limits</th><th>Targeted Purchase Price Limits</th></tr>
<tr><td>One-Unit</td><td>$534,640</td><td>$544,233</td><td>$665,173</td></tr>
<tr><td>Two-Unit</td><td>684,568</td><td>$696,817</td><td>$851,665</td></tr>
<tr><td>Three-Unit</td><td>$827,422</td><td>$842,238</td><td>$1,029,402</td></tr>
<tr><td>Four-Unit</td><td>$1,028,324</td><td>$1,046,783</td><td>$1,279,401</td></tr>
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<tr><th>Unit Size</th><th>IRS Average Purchase Prices</th><th>Non-Targeted Purchase Price Limits</th><th>Targeted Purchase Price Limits</th></tr>
<tr><td>One-Unit</td><td>$534,640</td><td>$481,176</td><td>$588,104</td></tr>
<tr><td>Two-Unit</td><td>$684,568</td><td>$616,111</td><td>$753,025</td></tr>
<tr><td>Three-Unit</td><td>$827,422</td><td>$744,680</td><td>$910,164</td></tr>
<tr><td>Four-Unit</td><td>$1,028,324</td><td>$925,492</td><td>$1,131,156</td></tr>
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<tr><td>Down Payment & Closing Cost Assistance</td><td>Up to 5% of the final loan amount</td><td>Up to 5% of the final loan amount.</td></tr>
<tr><td>Funding Process</td><td>Lender will fund the DPA at closing and upon purchase, the servicer will reimburse the lender.</td><td>Lender will fund the DPA at closing and upon purchase, the servicer will reimburse the lender.</td></tr>
<tr><td>Program Assistance</td><td>In the form of a second lien</td><td>In the form of a second lien.</td></tr>
<tr><td>Interest Rates Type</td><td>Fixed</td><td>Fixed</td></tr>
<tr><td>Interest Rate on 1st</td><td>6.48%</td><td>6.23%</td></tr>
<tr><td>1st Mortgage Term</td><td>30 Years</td><td>30 Years</td></tr>
<tr><td>Mortgage Insurance</td><td>Reduced</td><td>Standard</td></tr>
<tr><td>Assistance Repayable</td><td>Yes, if refinanced or sold within 10 years</td><td>Yes, if refinanced or sold within 10 years</td></tr>
<tr><td>Origination Fees</td><td>N/A</td><td>N/A</td></tr>
<tr><td>Eligible Parishes</td><td>See program guidelines for eligible Parishes</td><td>See program guidelines for eligible Parishes</td></tr>
<tr><td>Homebuyer Education</td><td>Required *exception in targeted areas</td><td>Required *exception in targeted areas or VA loans</td></tr>
<tr><td>Single - Family Units</td><td>1-4 Unit, single family, condo’s, PUD, townhomes,</td><td>1-4 Unit, single family, condo’s, PUD, townhomes</td></tr>
<tr><td>Non - Amortizing Second Lien Terms</td><td>10 year fully non-amortizing,</td><td>10 year fully non-amortizing</td></tr>
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