

## WELLS FARGO HOME MORTGAGE

FHA	Conventional - Standard Conforming	Home Opportunities Program
<ul style="list-style-type: none"> <li>▪ Up to 96.5% LTV</li>   <li>▪ MIP required</li>   <li>▪ Down Payment required (3.5%)</li>   <li>▪ Up to 6% Seller's Assistance</li>   <li>▪ Gifts are acceptable for down payments and closing costs</li>   <li>▪ No maximum CLTV but no cash back to the buyer</li>   <li>▪ Maximum loan amount of \$420,000</li>   <li>▪ Penn \$7,500 EMP and City \$5,000 allowable</li> </ul>	<ul style="list-style-type: none"> <li>▪ Up to 95% LTV</li>   <li>▪ 10-, 15-, 20-, 30-, 40-year fixed-rate</li>   <li>▪ Primary Residence; for Second Home LTVs &gt; 80% require high credit score</li>   <li>▪ 3% maximum seller contribution for LTV &gt; 90%</li>   <li>▪ Up to \$379,000 loan amount</li>   <li>▪ Penn \$7,500 EMP and City \$5,000 allowable</li> </ul>	<ul style="list-style-type: none"> <li>▪ For LTVs &gt; 80% - 1-2 units to 95%</li>   <li>▪ For LTVs ≤ 80% - 1-2 units to 80%</li>   <li>▪ 1-2 units, 3-4 units not allowed with LTVs &gt; 80%</li>   <li>▪ 20- and 30-year fixed-rate</li>   <li>▪ Owner-Occupied Primary only</li>   <li>▪ 5/1 LIBOR ARMs</li>   <li>▪ Penn \$7,500 EMP and City \$5,000 allowable</li> </ul>