









# Conforming Standard and High Balance – DU

	Bankruptcy, Foreclosure, Deed-in-Lieu/Short Sale, Pre-foreclosure or Loan Modification																		
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<b>Net Tangible Benefit</b>	<ul style="list-style-type: none"> <li>• Every refinance transaction must offer a documented, demonstrable, Net Tangible Benefit (NTB) to the borrower</li> <li>• State-required NTB forms must be completed as applicable.</li> </ul>																		

## Conforming Standard and High Balance – DU

	Loan Program Name	Terms	Doc Plan Code
<b>Fixed Rate</b>	FN Conforming 10 yr Fixed	Fully Amortizing 10 Years	Plan Code FN10
	FN Conforming 15 yr Fixed	Fully Amortizing 15 Years	Plan Code FN15
	FN Conforming 20 yr Fixed	Fully Amortizing 20 Years	Plan Code FN20
	FN Conforming 30 yr Fixed	Fully Amortizing 25 Years	Plan Code FN30
	FN High Balance 15 yr Fixed	Fully Amortizing 15 Years	Plan Code FH15
	FN High Balance 30 yr Fixed	Fully Amortizing 30 Years	Plan Code FH30

Standard						High Balance				
	Description	Doc Plan Code	Index	Margin	Caps	Description	Doc Plan Code	Index	Margin	Caps
<b>SOFR ARM PLANS</b>	5/6 ARM		SOFR	2.75	2/1/5	5/6 ARM		SOFR	2.75%	2/1/5
	7/6 ARM				5/1/5	7/6 ARM				5/1/5
	10/6 ARM				10/6 ARM					