

	Down Payment Assistance Programs (DAP) - AUS System Comparison			
	<i>Within Reach</i> TM FHA 3.5%	OwnOption TM Trio	LINK	Power Purchase 2% GRANT
AMI Income	160% AMI FHA Income Limits	\$3,600 minimum gross monthly income	No Income Limits	See Income Limits
Maximum DTI	Per AUS	38% / 50%	Per AUS	Per AUS
Maximum LTV / CLTV	Per Agency	Up to 96.5%	Up to 100%	97% / 97%
Minimum Credit Score	640	580 – W2 applicants 620 SE / 1099 Applicants	580	620
AUS System	AUS (Total Scorecard)	Per Trio AUS	Per LINK AUS	AUS (LHFS requires LPA)
DU – Approve Eligible / LPA - Accept	DU - Approved Eligible or LPA – Accept	Per Trio Approval	Per Trio/LINK Approval	LPA - Accept
Manual Underwrite Allowed	No	N/A	N/A	No
Borrower Funds – After DAP / grant funds are used, are borrower funds required for down payment?	No	No	No	Yes (1%)
Family Gift Allowed	Yes - per guidelines	Yes – per guidelines	Yes – per guidelines	Yes – per guidelines
DAP / Grant Allowed for Closing Cost	Yes	N/A	Yes	Yes
DAP / Grant Allowed for Down Payment	Yes	N/A	N/A	Yes
DAP / Grant Amount	3.5%	N/A	3.5%	2%
Seller Contributions Allowed	Yes – 6%	Yes – 3%	Yes – 3%	Yes – 3%
MI 25% Coverage Required	N/A	N/A	N/A	Yes
Borrower Paid MI (Monthly/Single)	Yes	N/A	N/A	Yes
Lender Paid MI (LPMI)	N/A	N/A	N/A	Yes – 640 Minimum FICO
Co-Signers	No	No	No	No
First Time Home Buyer Required	No	No	No	No
Home Buyer Education Required	Yes	Yes	Yes	Yes
Subordinate Financing Allowed	No	No	No	No
Housing History Required	Yes	Yes	Yes	Yes
Live Rent Free Allowed	Yes	No	No	Yes
Non-Occupant Co-Borrowers	No	No	No	No
ITIN/DACA Borrowers allowed	No	Yes	Yes	No

This product comparison chart offers a snapshot of various down payment assistance programs LHFS offers. Complete guidelines for each program can be found on LHFSWholesale.com



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Failure to Deliver Lock Fee	Yes (\$400.00)	N/A	N/A	Yes (\$400.00)
Lender Paid Compensation	No	No	No	Yes
LHFS Admin Fee	\$1,145	\$995	\$995	\$995
Maximum Processing Fee	\$995	No	\$595	\$995
LHFS Admin Fee (Included in Rate)	No	No	No	Yes
Maximum Broker Compensation (BPC cannot exceed current LPC in file)	2%	2%	2%	LPC is allowed BPC not to exceed LPC Agreement
Admin Program Review	N/A	\$495	N/A	N/A

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