



# Mortgage Checklist

The following is a list of the typical documents that are needed with a mortgage application. You will need to provide your loan officer/processor many of these important documents in order to obtain your home loan approval. Please work to gather these items and forward them to our office as soon as possible.

## Income Verification:

- Copies of pay stubs covering the most recent 30-day period for each applicant. Continue to save and send us copies of your pay stubs until you close your loan.
- Copies of W-2 and 1099 tax forms for the last two years for each applicant
- A signed copy of your personal federal tax returns for the past two years with all schedules and attachments. Please also send business tax returns if you are self-employed.
- Written proof of any other income that was included on the application.
- If, during the past two years, you have had a gap in your employment of 30-days or more, include a letter explaining the reason.

## Assets:

- Copies of monthly statements for the past two months for *all* checking, savings, and investment accounts to include all pages of each statement. If a page is blank, we still need it. Please include statements for checking, savings, 401K, IRA, stocks, bonds, and any other monetary accounts you may have.
- If asset statements are not available, please advise your loan officer or processor immediately so that he/she can verify the information directly with the asset holder.

## Residence:

- If you are a renter, we will need your current landlord's name, address, and phone number.
- If you are homeowner, we will need a copy of your most recent monthly mortgage statement.

## Purchase-Only Documentation:

- A copy of your purchase agreement signed by all buyers and sellers
- A copy (front and back) of the cleared/cancelled deposit check (deposit on purchase contract)
- If you are also selling property: A copy of the sales contract on the home you are selling (when under contract) and a copy of the Closing/Settlement Statement after closing.

## Veterans Applying for a VA:

- VA Certificate of Eligibility
- Active Duty Letter and/or Military Reassignment Orders
- A copy of your DD214

## Miscellaneous:

- If you are receiving a gift for any of your down payment or closing costs, please be sure to advise your loan officer or processor right away.
- A check to cover the cost of the appraisal and credit report (as directed by your loan officer)
- The return of the signed mortgage application and disclosure documents
- Your insurance agent's contact information (to verify homeowners insurance coverage)
- Clear copy of your driver's license (other government issued photo ID) *and* social security card
- Home Ownership Education course completion certificate



## **Dos and Don'ts While Your Loan is in Progress**

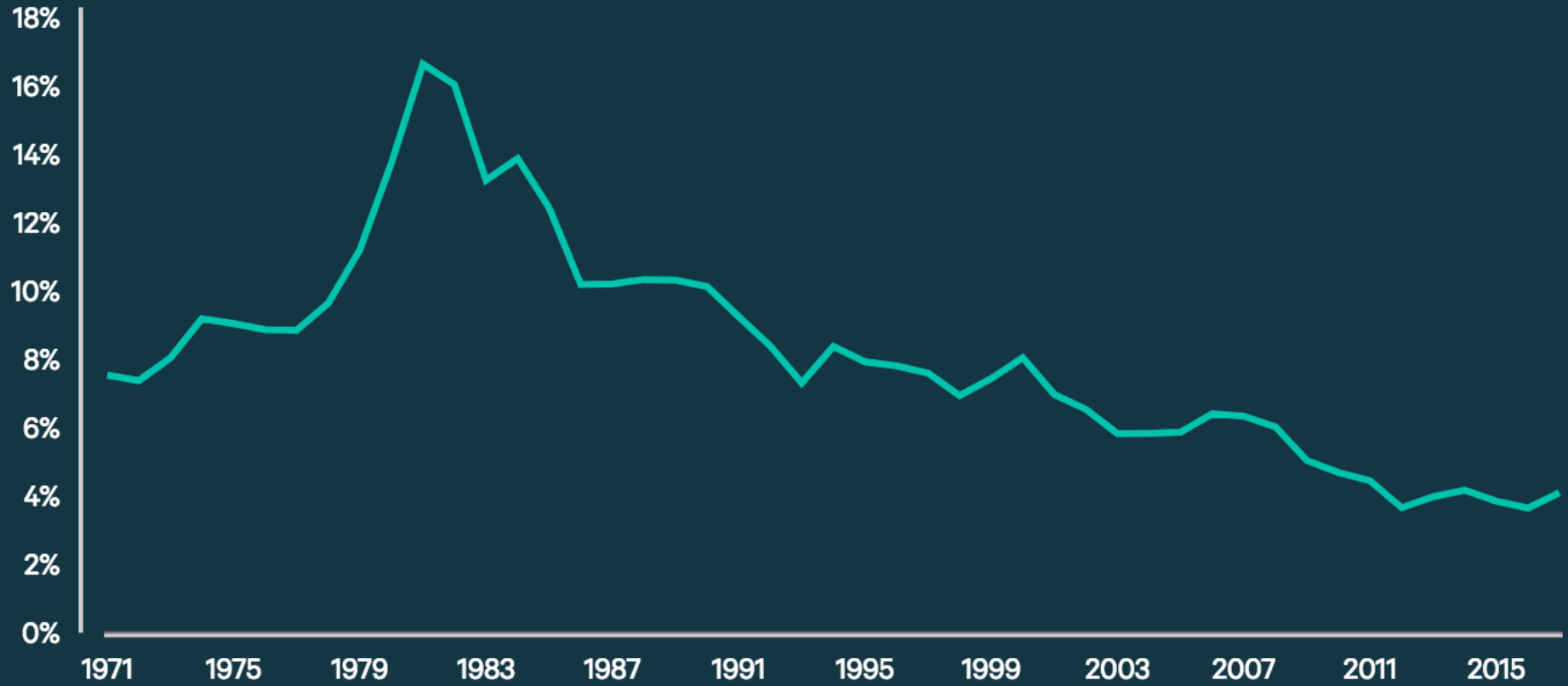
### **Do's**

1. **DO** keep originals of all pay stubs, bank statements, and other important financial documentation. We are required to update any documents that are over 30 days old prior to the closing of your mortgage loan, even if your loan is already approved.
2. **DO** provide all documentation for the sale of your current home if applicable (sales contract and all closing documents).
3. **DO** notify your loan officer if you plan to receive gift funds for your down payment.
4. **DO** notify your loan officer of any employment or financial changes (change of employer; recent raise/promotion; change of pay status, such as salary to commission, etc.).
5. **DO** communicate with you loan officer and loan processor regularly. We are your advocates in the process and here to help you in every way!

### **Don'ts**

1. **DON'T** change jobs/employers without inquiring about the impact this change would have on the mortgage application.
2. **DON'T** make major purchases on credit prior to closing (i.e., new car, furniture, appliances, electronics). This could impact your qualification. Please confer with your loan officer to ensure this will not affect your approval.
3. **DON'T** deposit sums of money over \$200 into your bank account other than your normal paychecks without notifying your loan officer first. Most mortgage guidelines require documentation as to the source of these funds (i.e., copy of bonus check, copy of tax refund, copy of insurance settlement, gift letter with copy of check, deposit slips, etc.).
4. **DON'T** open, close, or transfer any asset accounts without inquiring about the proper documentation required for our loan file (i.e., if you transfer all the funds in your stock account to your savings account, certain documentation is required).
5. **DON'T** open or increase any liabilities, including credit cards, signature loans, etc., during the loan process. Please check with you loan officer for any documentation that will be required and what impact this would have on your qualification ratios.

## Historical Interest Rates for 30-Year Fixed-Rate Mortgages: Annual Averages, 1971 - 2017



# Loan Comparison Chart

	HomeReady® Conventional	HomePossible* Conventional	Conventional 95%	Standard Conventional (No MI)	FHA	USDA	VA
LOAN PURPOSE	HomeReady® is a Fannie Mae conventional loan for both Non-first-time home buyers & first-time homebuyers with options for as low as 3% down.	HomePossible® is a Freddie Mac conventional loan for low-to-moderate income homebuyers purchasing in target areas with options for as low as 3% down.	Conventional options for non-first-time homebuyers with a minimum down payment of 5%	Conventional loan products for buyers putting 20% down may prevent the addition of mortgage insurance on the loan	For both Non-first-time home buyers and first-time homebuyers with lower credit scores and down payments backed by the Federal Housing Administration	For buyers with low-to-moderate income purchasing in certain rural areas	Government based product available to Veterans & Reservists of the U.S. Military offering up to 100% financing of the reasonable value of the home with less restrictive guidelines than Conventional
PROPERTY TYPE	1-Unit or 2-4 Unit* Primary residence only	1-Unit or 2-4 Unit** Primary residence only	1-4 Unit primary residence	1-4 Unit primary residence or investment homes, 1-Unit second homes	1-4 Unit primary homes Second Homes -Restrictive- Must meet FHA guidelines	Primary Residence Only	1-4 Unit primary residence
DOWN PAYMENT	Minimum of 3%	Minimum of 3%	Minimum of 5%	Minimum of 20%	Minimum of 3.5%	Minimum of 0%	Minimum of 0%
MINIMUM CREDIT SCORE	660	660	640	640	620	640	620

\*with minimum borrower contribution of 3% from their own funds

\*\*Maximum 95% LTV / 95% CLTV

\*\*\*Some loans may provide manual underwrite on lower than listed credit scoring

# Interested Party Contributions

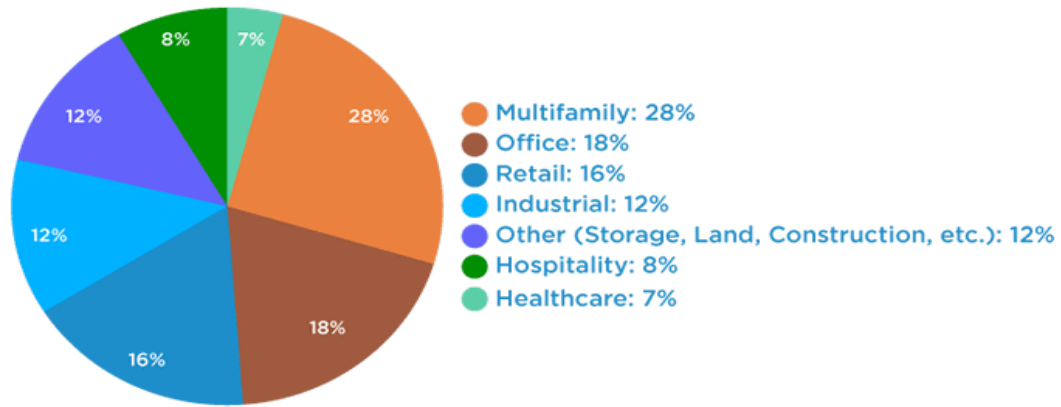
	FNMA	FHLMC	FHA	VA	USDA
<b>OWNER OCCUPIED MAX CONTRIBUTIONS ALLOWABLE</b>	LTV/CLTV ratio Greater than 90% = 3% 75.01% to 90% = 6% 75% or less = 9%	LTV/CLTV ratio Greater than 90% = 3% 75.01% to 90% = 6% 75% or less = 9%	Max 6%	100% customary closing costs, plus 4% of prepaids (taxes/insurance, all or portion of VA funding fee) and non- customary fees such as debt payoffs, down payment. VA also allows the seller, lender or any other party to contribute toward these fees and costs	Max 6%
<b>SECOND HOME MAX CONTRIBUTIONS ALLOWABLE</b>	LTV/CLTV ratio Greater than 90% = 3% 75.01% to 90% = 6% 75% or less = 9%	LTV/CLTV ratio Greater than 90% = 3% 75.01% to 90% = 6% 75% or less = 9%	Max 6% (Second home purchase restrictive-must meet FHA guidelines)	N/A	N/A
<b>INVESTMENT MAX CONTRIBUTIONS ALLOWABLE</b>	2%	2%	N/A	N/A	N/A
<b>PAYABLE ITEMS ALLOWABLE</b>	Closing costs up to 30 days of mortgage interest charges, permanent and/or temporary interest rate buydowns, and up to 12 months HOA fees. <i>Contact the underwriting team for more details.</i>	Closing costs up to 30 days of mortgage interest charges, permanent and/or temporary interest rate buydowns, and up to 12 months HOA fees. <i>Contact the underwriting team for more details.</i>	Closing costs, all upfront mortgage insurance premium, mortgage protection insurance, mortgage interest for fixed mortgages, permanent and/or temporary interest rate buydowns and other payment supplements. <i>Contact the underwriting team for more details.</i>	100% customary closing costs, plus 4% of prepaids (taxes/insurance, all or portion of VA funding fee) and non- customary fees such as debt payoffs, down payment. VA also allows the seller, lender or any other party to contribute toward these fees and costs. <i>Contact the underwriting team for more details.</i>	Closing costs, all or a portion of the upfront guarantee fee and permanent and/or temporary interest rate buydowns. <i>Please contact the underwriting team for more details.</i>

# Commercial Real Estate Loans

	SBA 7(a) Loan	CDC / SBA 504 Loan	Traditional Mortgage	Commercial Bridge Loan	Commercial Hard Money Loan
LOAN AMOUNT	Up to \$5MM or 85-90% of Purchase Price	Up to 90% of Purchase Price	Up to 85% of LTV	Up to 90% of Purchase Price	Up to 80% of LTC, Up to 90% LTV
MINIMUM DOWN PAYMENT	10% - 15% of Purchase Price Preferred	10% of Purchase Price	15% - 35% of Purchase Price	10% - 20% of LTV	15% - 35% of Purchase Price
INTEREST RATES	5% - 8.75%	3.5% - 5%	4.75% - 6.75%	6.5% - 9%	8% - 13%
LOAN TERM	10-25 Years	20 Years (10 years for equipment purchases)	5-20 Years	6 Months - 36 Months	1-3 Years
TIME TO FUNDING	60-90 Days	60-90 Days	30-45 Days	15-45 Days	10-15 Days
MINIMUM TIME IN BUSINESS / EXPERIENCE	3+ Years	3+ Years	1-5 Years	1-3 Prior Projects	1-3 Prior Projects
DSCR (Debt-Service Coverage Ratio)	1.25+%	1.25+	1.25	1.10+	
MINIMUM CREDIT SCORE	680	680	700	650	600

This information was taken from an article written by Evan Tarver. <https://fitsmallbusiness.com/commercial-real-estate-loans/#>

## Existing Commercial Real Estate



| According to a 2016 ABA Survey |

## Loan-Level Price Adjustment (LLPA) Matrix

This document provides the LLPAs applicable to loans delivered to Fannie. LLPAs are assessed based upon certain eligibility or other loan features, such as credit score, loan purpose, occupancy, number of units, product type, etc. Special feature codes (SFCs) that are required when delivering loans with these features are listed next to the applicable LLPAs. Not all loans will be eligible for the features or loan-to-value (LTV) ratios described in this Matrix and unless otherwise noted, FHA, VA, Rural Development (RD) Section 502 Mortgages, HUD Section 184 Mortgages, and matured balloon mortgages (refinanced or modified, per *Servicing Guide* requirements) redelivered as fixed-rate mortgages (FRMs) are excluded from these LLPAs. This Matrix is incorporated by reference into the *Selling Guide*, and the related *Selling Guide* provision or *Selling Guide* announcement governs if there is an inconsistency. Refer to the *Selling Guide*, *Eligibility Matrix*, and your contracts with Fannie Mae to determine loan eligibility.

### Pricing Guidelines for LLPAs:

- All LLPAs are cumulative. The LLPAs apply to all loans that meet the stated criteria for the LLPA, unless otherwise noted or excluded.
- The LLPAs in this Matrix do not apply to DU Refi Plus™ and Refi Plus™ mortgage loans. Refer to *Refi Plus™ Mortgages Only Loan-Level Price Adjustment Matrix*.
- Credit score requirements are based on the "representative" credit score for the mortgage loan as defined in the *Selling Guide*. Loans delivered without any credit score will be charged under the lowest credit score range shown in each of the applicable LLPA tables. Loans delivered with more than one borrower, when one borrower has a credit score and one or more borrowers do not have credit scores, are charged according to the representative credit score (disregarding the borrower(s) without a credit score).
- All applicable LLPAs for MBS transactions will be drafted from the lender's account. All applicable LLPAs for whole loan transactions will be deducted from the loan net proceeds, as set forth in the *Selling Guide*.
- Footnotes and expiration/effective dates are important guides to the correct application and accumulation of LLPAs.
- Mortgages are subject to all applicable SFCs, in addition to any that may be indicated below.
- For loans with financed mortgage insurance, applicable LLPAs are applied based on gross LTV ratio, which is calculated after the inclusion of financed mortgage insurance.

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**Table 1: All Eligible Mortgages – LLPA by Credit Score/LTV Ratio**

Representative Credit Score	LTV Range									
	Applicable for all mortgages with terms greater than 15 years									
	≤ 60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%	80.01 – 85.00%	85.01 – 90.00%	90.01 – 95.00%	95.01 – 97.00%	>97.00%	SFC
≥ 740	0.000%	0.250%	0.250%	0.500%	0.250%	0.250%	0.250%	0.750%	<b>0.750%</b>	N/A
720 – 739	0.000%	0.250%	0.500%	0.750%	0.500%	0.500%	0.500%	1.000%	<b>1.000%</b>	N/A
700 – 719	0.000%	0.500%	1.000%	1.250%	1.000%	1.000%	1.000%	1.500%	<b>1.500%</b>	N/A
680 – 699	0.000%	0.500%	1.250%	1.750%	1.500%	1.250%	1.250%	1.500%	<b>1.500%</b>	N/A
660 – 679	0.000%	1.000%	2.250%	2.750%	2.750%	2.250%	2.250%	2.250%	<b>2.250%</b>	N/A
640 – 659	0.500%	1.250%	2.750%	3.000%	3.250%	2.750%	2.750%	2.750%	<b>2.750%</b>	N/A
620 – 639	0.500%	1.500%	3.000%	3.000%	3.250%	3.250%	3.250%	3.500%	<b>3.500%</b>	N/A
< 620 <sup>1</sup>	0.500%	1.500%	3.000%	3.000%	3.250%	3.250%	3.250%	3.750%	<b>3.750%</b>	N/A

**Table 2: All Eligible Mortgages – LLPA by Product Feature**

PRODUCT FEATURE	LTV Range									
	≤ 60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%	80.01 – 85.00%	85.01 – 90.00%	90.01 – 95.00%	95.01 – 97.00%	>97.00%	SFC
Adjustable-rate mortgage	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.250%	<b>0.250%</b>	<b>0.250%</b>	N/A
Manufactured home <sup>2</sup>	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	<b>0.500%</b>	<b>0.500%</b>	235
Investment property	2.125%	2.125%	2.125%	3.375%	4.125%	<b>4.125%</b>	<b>4.125%</b>	<b>4.125%</b>	<b>4.125%</b>	N/A
Investment property – matured balloon mortgages (refinanced or modified) redelivered as FRM	1.750%									236

<sup>1</sup> A minimum required credit score of 620 generally applies to all mortgage loans delivered to Fannie Mae; refer to the *Selling Guide* and the *Eligibility Matrix* for additional details.

<sup>2</sup> Not applicable to MH Advantage properties (identified by SFC 859 in conjunction with SFC 235).



**Table 2: All Eligible Mortgages – LLPA by Product Feature [continued]**

PRODUCT FEATURE	LTV Range									SFC	
	≤ 60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%	80.01 – 85.00%	85.01 – 90.00%	90.01 – 95.00%	95.01 – 97.00%	>97.00%		
<b>Cash-out refinance<sup>3</sup></b>											
<b>Representative Credit Score</b>											
≥ 740	0.375%	0.625%	0.625%	0.875%	N/A	N/A	N/A	N/A	<b>N/A</b>	003	
720 – 739	0.375%	1.000%	1.000%	1.125%	N/A	N/A	N/A	N/A	<b>N/A</b>	003	
700 – 719	0.375%	1.000%	1.000%	1.125%	N/A	N/A	N/A	N/A	<b>N/A</b>	003	
680 – 699	0.375%	1.125%	1.125%	1.750%	N/A	N/A	N/A	N/A	<b>N/A</b>	003	
660 – 679	0.625%	1.125%	1.125%	1.875%	N/A	N/A	N/A	N/A	<b>N/A</b>	003	
640 – 659	0.625%	1.625%	1.625%	2.625%	N/A	N/A	N/A	N/A	<b>N/A</b>	003	
620 – 639	0.625%	1.625%	1.625%	3.125%	N/A	N/A	N/A	N/A	<b>N/A</b>	003	
< 620 <sup>1</sup>	1.625%	2.625%	2.625%	3.125%	N/A	N/A	N/A	N/A	<b>N/A</b>	003	
<b>HomeStyle Energy</b>	-\$500									375	
<b>High-balance mortgage loan<sup>4</sup></b>											
Purchase or limited cash-out refinance	0.250%	0.250%	0.250%	0.250%	0.250%	0.250%	0.250%	0.250%	<b>0.250%</b>	<b>0.250%</b>	808
Cash-out refinance <sup>3</sup>	1.000%	1.000%	1.000%	1.000%	N/A	N/A	N/A	N/A	N/A	N/A	808
ARM (pricing based on higher of LTV or CLTV)	0.750%	0.750%	0.750%	1.500%	1.500%	1.500%	1.500%	1.500%	<b>1.500%</b>	<b>1.500%</b>	808

<sup>3</sup> Not applicable to student loan cash-out refinances (identified by SFC 841).

<sup>4</sup> LLPAs for general loan limits per this Matrix also apply.



**Table 2: All Eligible Mortgages – LLPA by Product Feature [continued]**

PRODUCT FEATURE	LTV Range									SFC
	≤ 60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%	80.01 – 85.00%	85.01 – 90.00%	90.01 – 95.00%	95.01 – 97.00%	>97.00%	
<b>Multiple-unit property</b>										
2-unit property	1.000%	1.000%	1.000%	1.000%	1.000%	1.000%	1.000%	1.000%	1.000%	N/A
3-4 unit property	1.000%	1.000%	1.000%	1.000%	1.000%	1.000%	1.000%	1.000%	1.000%	N/A
<b>Condominium<sup>5</sup></b>	<b>Applicable for all mortgages with terms greater than 15 years</b>									
	0.000%	0.000%	0.000%	0.750%	0.750%	0.750%	0.750%	0.750%	0.750%	N/A

**Table 3: Mortgages with Subordinate Financing<sup>6,7</sup>**

All mortgages where the CLTV exceeds the LTV		0.375%		SFC
Applicable for all mortgages that meet these LTV and CLTV ranges and credit score requirements (the LLPAs below are in addition to the LLPA above)				
LTV Range	CLTV Range	Credit Score < 720	Credit Score ≥ 720	SFC
≤ 65.00%	80.01% – 95.00%	0.500%	0.250%	N/A
65.01% – 75.00%	80.01% – 95.00%	0.750%	0.500%	N/A
75.01% – 95.00%	90.01% – 95.00%	1.000%	0.750%	N/A
75.01% – 90.00%	76.01% – 90.00%	1.000%	0.750%	N/A
≤ 95.00%	95.01% – 97.00%	1.500%		N/A

<sup>5</sup> Not applicable to cooperatives or detached condominium units (identified by SFC 588).

<sup>6</sup> If the subordinate financing is a Community Seconds<sup>®</sup> loan, these LLPAs do not apply (identified by SFC 118). Refer to the *Eligibility Matrix* for maximum CLTV ratios for loans with Community Seconds.

<sup>7</sup> The LLPAs in this table are based on the CLTV, which does not include the undrawn portion of a home equity line of credit.



**Table 4: Minimum Mortgage Insurance Coverage Option (Not applicable to High LTV Refinance)**

Representative Credit Score	LTV Range			
	80.01 – 85.00% <sup>8</sup>	85.01 – 90.00% <sup>8</sup>	90.01 – 95.00%	95.01 – 97.00%
≥ 740	0.125%	0.375%	0.500%	1.000%
720 – 739	0.125%	0.625%	0.875%	1.250%
700 – 719	0.125%	0.750%	0.875%	1.250%
680 – 699	0.125%	0.750%	0.875%	1.750%
660 – 679	0.750%	1.250%	1.750%	2.125%
640 – 659	1.250%	1.750%	2.000%	2.375%
620 – 639	1.750%	2.000%	2.250%	2.750%
< 620 <sup>1</sup>	2.000%	2.250%	2.500%	3.000%

**Table 5: HomeReady Mortgage Loans (Not applicable to High LTV Refinance)**

**Cumulative LLPA Caps**

**If the sum of all applicable LLPAs exceeds the caps listed below, the excess will be waived at delivery, except as follows: LLPAs for Minimum Mortgage Insurance Coverage Option (Table 4) are in addition to the LLPA caps**

PRODUCT FEATURE	LLPA Caps	SFC
LTV > 80% and credit score ≥ 680	0.000%	900
All other LTV ratios and credit score combinations	1.500%	900
PRODUCT FEATURE	LLPA	SFC
Housing counseling	-\$500	184

<sup>8</sup> Applies only to FRM loans with amortization terms >20 years, all ARMS, and loans securing manufactured housing with terms ≤ 20 that are not MH Advantage properties. See the *Selling Guide* for additional information about minimum mortgage insurance coverage.



**Table 6: High LTV Refinance Mortgage Loans**

**If the sum of all applicable LLPAs exceeds the caps listed below, the excess will be waived at delivery.**

Occupancy	Units	Low Range LTV Ratios Cumulative LLPAs from Tables 1 – 3 (No LLPA Caps)	Intermediate Range LTV Ratios Cumulative LLPAs from Tables 1 – 3 up to the Applicable Cap			High Range LTV Ratios Cumulative LLPAs from Tables 1 – 3 up to the Applicable Cap		
			LTV Range	LLPA Caps Amortization Term <=15 yr	LLPA Caps Amortization Term >15 yr	LTV Range	LLPA Caps Amortization Term <=15 yr	LLPA Caps Amortization Term >15 yr
Principal residence	1 unit	97.01 – 105.00%	105.01 – 115.00%	0.75%	2.00%	>115.00%	0%	0.75%
Principal residence	2 units	85.01 – 90.00%	90.01 – 100.00%	0.75%	2.00%	>100.00%	0%	0.75%
Principal residence	3-4 units	75.01 – 80.00%	80.01 – 90.00%	0.75%	2.00%	>90.00%	0%	0.75%
Second home	1 unit	90.01 – 95.00%	95.01 – 105.00%	2.00%	3.00%	>105.00%	1.50%	2.00%
Investment property	1-4 units	75.01 – 80.00%	80.01 – 90.00%	2.00%	3.00%	>90.00%	1.50%	2.00%



## LLPA Matrix Change Tracking Log

The information in the table below summarizes major changes only and may not represent a comprehensive description of all changes made to the Matrix. In addition, the information below is provided as a convenience only, and should not be relied upon for the purposes of obtaining actual LLPA values. Always refer to the related Announcement or Lender Letter for the *explanation and details of the particular change*.

Summary of Changes Beginning 03/29/2016		
Date	Announcement/ Lender Letter	Changes Made
03/29/16	Announcement SEL-2016-03	<ul style="list-style-type: none"> <li>Increase of LLPA credit for HomeStyle Energy mortgages from \$250 to \$500.</li> <li>Delete reference to DU versions that precede DU version 9.3 in Table 2.</li> </ul>
10/24/16	Announcement SEL-2016-08	<ul style="list-style-type: none"> <li>Add LLPA credit for pre-purchase housing counseling.</li> <li>Remove references to MyCommunityMortgage (MCM), now discontinued.</li> </ul>
03/28/17	Announcement SEL-2016-08	<ul style="list-style-type: none"> <li>Updated footnote 3 to add a reference to site condominiums (identified by SFC 917).</li> </ul>
03/28/17	Announcement SEL-2017-02	<ul style="list-style-type: none"> <li>Updated Product Feature from “Pre-purchase housing counseling” to “Housing counseling.”</li> </ul>
04/25/17	Announcement SEL-2017-04	<ul style="list-style-type: none"> <li>Added new footnote 2 to reference student loan cash-out refinances (identified by SFC 841).</li> <li>Updated footnote numbers accordingly.</li> </ul>
07/25/17	Announcement SEL-2017-06	<ul style="list-style-type: none"> <li>Added LLPA for ARMs with LTVs greater than 90% in Table 2.</li> <li>Added LLPA for High-balance mortgage loans ARMs with LTVs greater than 90%.</li> </ul>
05/22/18	Lender Letter LL-2018-02	<ul style="list-style-type: none"> <li>Added High LTV Refinance LLPAs.</li> </ul>
06/05/18	Announcement SEL-2018-05	<ul style="list-style-type: none"> <li>Added reference to MH Advantage in new footnote 2.</li> <li>Removed reference to site condos in footnote 5.</li> <li>Updated footnote numbers accordingly.</li> </ul>