

FOR LOANS WITH LOAN-TO-VALUE OVER 95%

| INITIAL FHA MORTGAGE LOAN | | | | | FHA STREAMLINE REFINANCE DONE AFTER JUNE 11, 2012 | |
|---|------------------------------------|------------------------------------|--------------------------------|---------------------------------------|--|--|
| Date of FHA Loan Endorsement | Rate of Upfront Mortgage Insurance | Upfront Mortgage Insurance Payment | Annual Mortgage Insurance Rate | Monthly Payment of Mortgage Insurance | New Upfront Mortgage Insurance Payment | New Monthly Mortgage Insurance Payment |
| 7/14/08-9/30/08 | 1.25%-2.25% (credit-based) | \$2,500-\$4,500 (credit-based) | .55% | \$91.66 | \$20 | \$91.66 (no change) |
| 10/1/08-5/31/09 | 1.75% | \$3,500 | .55% | \$91.66 | \$20 | \$91.66 (no change) |
| 6/1/09-4/4/10 | 1.75% | \$3,500 | .55% | \$91.66 | \$3,500 | \$208.33 (\$116.67 increase) |
| 4/5/10-10/3/10 | 2.25% | \$4,500 | .55% | \$91.66 | \$3,500 | \$208.33 (\$116.67 increase) |
| 10/4/10-4/17/11 | 1% | \$2,000 | .9% | \$150 | \$3,500 | \$208.33 (\$58.33 increase) |
| 4/18/11-4/8/12 | 1% | \$2,000 | 1.15% | \$191.66 | \$3,500 | \$208.33 (\$16.67 increase) |
| 4/9/12-current | 1.75% | \$3,500 | 1.25% | \$208.33 | \$3,500 | \$208.33 (no change) |
| Pre 6/1/09 Endorsement Streamline Refi. | .01% | \$20 | .55% | \$91.66 | | |

FOR LOANS WITH LOAN-TO-VALUE UNDER 95% (but above 78%)

| INITIAL FHA MORTGAGE LOAN | | | | | FHA STREAMLINE REFINANCE DONE AFTER JUNE 11, 2012 | |
|---|--|--|--------------------------------|---------------------------------------|--|--|
| Date of FHA Loan Endorsement | Rate of Upfront Mortgage Insurance | Upfront Mortgage Insurance Payment | Annual Mortgage Insurance Rate | Monthly Payment of Mortgage Insurance | New Upfront Mortgage Insurance Payment | New Monthly Mortgage Insurance Payment |
| 7/14/08-9/30/08 | LTV90.01-95% 1.25-2% credit-based LTV Under 90% 1.25-1.75% credit-based | \$2,500-\$4,000 (credit-based) \$2,500-\$3,500 (credit-based) | .50% | \$83.33 | \$20 | \$91.66 (\$8.33 increase) |
| 10/1/08-5/31/09 | 1.75% | \$3,500 | .50% | \$83.33 | \$20 | \$91.66 (\$8.33 increase) |
| 6/1/09-4/4/10 | 1.75% | \$3,500 | .50% | \$83.33 | \$3,500 | \$208.33 (\$125 increase) |
| 4/5/10-10/3/10 | 2.25% | \$4,500 | .50% | \$83.33 | \$3,500 | \$208.33 (\$125 increase) |
| 10/4/10-4/17/11 | 1% | \$2,000 | .85% | \$141.66 | \$3,500 | \$208.33 (\$66.67 increase) |
| 4/18/11-4/8/12 | 1% | \$2,000 | 1.1% | \$183.33 | \$3,500 | \$208.33 (\$25 increase) |
| 4/9/12-current | 1.75% | \$3,500 | 1.2% | \$200 | \$3,500 | \$208.33 (\$8.33 increase) |
| Pre 6/1/09 Endorsement Streamline Refi. | .01% | \$20 | .55% | \$91.66 | | |