



**CONVENTIONAL PROGRAM SUMMARY**  
**HOMENow \$0 DOWN MORTGAGE PROGRAM**

PROGRAM SPONSOR	Montana Community Development Corporation, doing business as “MoFi” – <a href="http://www.mofi.org">www.mofi.org</a>		
DESCRIPTION OF PROGRAM	<ul style="list-style-type: none"><li>• <b>The HomeNow Conventional Loan Program (the “Conventional Program”)</b> provides first mortgage financing and down payment/closing cost assistance to eligible borrowers. The down payment/closing cost assistance is in the form of either a non-repayable grant to the borrower or deferred 2<sup>nd</sup> mortgage at 0% interest. MoFi established the Program to fulfill its mission to provide Montana residential borrowers (whose income does not exceed the Income Limits set forth below) with down payment/closing cost assistance to enable such borrowers to access financing for the purchase or refinance of a home. MoFi is a 501(c)3 non-profit organization.</li><li>• This Program Summary is a complement to, and not a substitute for, the more detailed Program Guidelines.</li><li>• <b>Fannie Mae HomeReady Mortgage</b> guidelines apply except as modified by this program summary for the purpose of this program only.</li><li>• HomeNow first mortgage loans are subject to Qualified Mortgage/Ability-to-Repay (QM/ATR) rules. <b>All HomeNow first mortgages must be QM loans.</b></li></ul>		
PROGRAM AREA	Properties located within the State of Montana.		
ELIGIBLE LENDERS	<p>Lenders must be approved by U.S. Bank (acting as Master Servicer) to participate in the HomeNow Program. Interested lenders should contact U.S. Bank Help desk at 1-800-562-5165 (option 2) or <a href="mailto:hfa.programs@usbank.com">hfa.programs@usbank.com</a>. You may also contact Jenn Marrow, HomeNow Program Administrator, MoFi, at 406-728-9234 or <a href="mailto:jennm@mofi.org">jennm@mofi.org</a>.</p> <p style="text-align: center;"><b>***Third Party Origination is not allowed***</b></p>		
MASTER SERVICER & COMPLIANCE AGENT	<table border="0" style="width: 100%;"><tr><td style="width: 50%; vertical-align: top;"><p><b>Master Servicer</b></p><p>U.S. Bank Home Mortgage, HFA Division 17500 Rockside Road Bedford, OH 44146-2099 (800) 562-5165 (option 2)</p><p><a href="mailto:hfa.programs@usbank.com">hfa.programs@usbank.com</a></p><p><a href="#">U.S. Bank HFA Division &amp; Lending Manual</a></p></td><td style="width: 50%; vertical-align: top;"><p><b>Compliance Agent</b></p><p>Hilltop Securities Inc. Attn: Sharon Gonzalez or Lori Wood 1201 Elm Street, Suite 3500 Dallas, TX 75270 (214) 953-4122 (214) 953-4231</p><p><a href="mailto:sharon.gonzalez@hilltopsecurities.com">sharon.gonzalez@hilltopsecurities.com</a> <a href="mailto:lori.wood@hilltopsecurities.com">lori.wood@hilltopsecurities.com</a> <a href="mailto:htshousing@hilltopsecurities.com">htshousing@hilltopsecurities.com</a></p></td></tr></table>	<p><b>Master Servicer</b></p> <p>U.S. Bank Home Mortgage, HFA Division 17500 Rockside Road Bedford, OH 44146-2099 (800) 562-5165 (option 2)</p> <p><a href="mailto:hfa.programs@usbank.com">hfa.programs@usbank.com</a></p> <p><a href="#">U.S. Bank HFA Division &amp; Lending Manual</a></p>	<p><b>Compliance Agent</b></p> <p>Hilltop Securities Inc. Attn: Sharon Gonzalez or Lori Wood 1201 Elm Street, Suite 3500 Dallas, TX 75270 (214) 953-4122 (214) 953-4231</p> <p><a href="mailto:sharon.gonzalez@hilltopsecurities.com">sharon.gonzalez@hilltopsecurities.com</a> <a href="mailto:lori.wood@hilltopsecurities.com">lori.wood@hilltopsecurities.com</a> <a href="mailto:htshousing@hilltopsecurities.com">htshousing@hilltopsecurities.com</a></p>
<p><b>Master Servicer</b></p> <p>U.S. Bank Home Mortgage, HFA Division 17500 Rockside Road Bedford, OH 44146-2099 (800) 562-5165 (option 2)</p> <p><a href="mailto:hfa.programs@usbank.com">hfa.programs@usbank.com</a></p> <p><a href="#">U.S. Bank HFA Division &amp; Lending Manual</a></p>	<p><b>Compliance Agent</b></p> <p>Hilltop Securities Inc. Attn: Sharon Gonzalez or Lori Wood 1201 Elm Street, Suite 3500 Dallas, TX 75270 (214) 953-4122 (214) 953-4231</p> <p><a href="mailto:sharon.gonzalez@hilltopsecurities.com">sharon.gonzalez@hilltopsecurities.com</a> <a href="mailto:lori.wood@hilltopsecurities.com">lori.wood@hilltopsecurities.com</a> <a href="mailto:htshousing@hilltopsecurities.com">htshousing@hilltopsecurities.com</a></p>		

## HomeNow – Conventional Program Summary

### FIRST MORTGAGE PRODUCTS

Purchase money and rate and term refinances of primary, owner-occupied residences only. No cash out refinances allowed.

#### Product

- **Fannie Mae**

- ◇ HomeReady for LTV's 80.01% to 97.00%
- ◇ CLTV not to exceed 105%
- ◇ [Exception: see Manufactured Housing section below]

#### Amortization Terms

30 years

The CLTV Includes the combination of other repayable gifts, grants, community/affordable seconds, IDA's, and employer assisted benefits. Note: HomeNow DPA as a 2<sup>nd</sup> Lien qualifies as a [Fannie Mae](#) "Community Seconds<sup>®</sup>" mortgage, allowing for 105% CLTV.

### FIRST LOAN INTEREST RATES

- Hilltop Securities will post HomeNow First Mortgage Loan interest rates by 8:15am Mountain time daily. Current rates can be found on the HomeNow Lender Portal at <https://homenowdpa.org>.
- The reservation window will be available from 8:30am to 5:00pm Mountain time, Monday through Friday except for Bank Holidays.
- Rates can be subject to intra-day pricing changes.
- All loans must be delivered and purchased by U.S. Bank within 60 days of rate lock. A one-time extension may be purchased (netted at loan purchase by U.S. Bank) at the following rates:

Days Extended	Fees Netted at Loan Purchase
7 Days	0.06250%
15 Days	0.12500%
22 Days	0.18750%
30 Days	0.25000%

### DOWN PAYMENT ASSISTANCE (DPA)

Down payment assistance may fund up to 100% of the homebuyer's cash to close with no required minimum contribution from the borrower's own funds.

The down payment assistance is in the form of a grant or deferred 2<sup>nd</sup> mortgage and is based on the total first mortgage loan amount. The grant is non-repayable; the 2<sup>nd</sup> mortgage carries 0% interest and is subject to repayment upon sale or transfer of property, rental of property, failure to occupy property as principal residence or upon the occurrence of an event of default under deed of trust.

- 3.0% Assistance (borrower nets 3.0%)
- 5.0% Assistance (borrower nets 5.0%)
- The funds may be used to fund up to 100% of the Borrower's cash requirement to close, including the down payment, closing costs, pre-paid items and other related Mortgage Loan fees and expenses. No portion of the grant funds or 2<sup>nd</sup> mortgage can be paid to the Borrower unless the Borrower is being reimbursed for his/her earnest money deposit. Principal reduction is allowed. Under the rate and term refinance option, any funds above the amount needed to pay the Borrower's loan-related costs must be used to reduce the principal amount of the First Mortgage loan.
- The lender must receive a compliance approval from the Compliance Agent, Hilltop Securities Inc. in order to be eligible for purchase by the Servicer.
- MoFi will fund the DPA at the first mortgage loan closing.

## HomeNow – Conventional Program Summary

BORROWER ELIGIBILITY	<ul style="list-style-type: none"> <li>• Borrower does NOT have to be a First-Time Homebuyer.</li> <li>• Determined by Fannie Mae HomeReady product guidelines and any U.S. Bank overlays.</li> <li>• Non-occupying co-signors and non-occupying co-borrowers are permitted, however credit-qualifying income from non-occupants will count toward the income limits.</li> <li>• Borrowers may have ownership interest in other residential property at time of closing.</li> </ul>
INCOME LIMITS AND FLEXIBILITIES	<ul style="list-style-type: none"> <li>• The borrower’s Credit Qualifying (1003) Income must not exceed Program Income Limits where applicable. Limits are listed in Exhibit A attached hereto. <ul style="list-style-type: none"> <li>◊ Low-income census tracts have no income limit.</li> <li>◊ Income limits in all other census tracts are set at 100% Area Median Income (AMI).</li> <li>◊ Boarder Income may be considered in underwriting and included as qualifying income.</li> <li>◊ Rental income from an accessory unit may be considered for inclusion as qualifying income.</li> <li>◊ All stable sources of income for the Mortgagor(s) should be considered, as allowed by Agency Guidelines and any U.S. Bank overlays.</li> </ul> </li> </ul> <p><b>Lenders will be responsible for ensuring that the income meets program guidelines.</b></p>
PROPERTY TYPES	<ul style="list-style-type: none"> <li>• 1-Unit, including U.S. Bank approved condominiums (up to 97% LTV allowed), town homes and PUDs. If delegated by U.S. Bank to underwrite project approval, may not underwrite over 95% LTV. If LTV is over 95% or lender is not delegated to underwrite, must receive approval from U.S. Bank Project Approval Department (<a href="mailto:projectapprovaldept@usbank.com">projectapprovaldept@usbank.com</a>).</li> <li>• Duplex (with at least one unit owner-occupied).</li> <li>• A single unit in a Community Land Trust.</li> <li>• Manufactured housing is permitted on a limited basis (see Manufactured Housing section below).</li> <li>• Co-ops are NOT permitted.</li> </ul>
UNDERWRITING	<p><b>Fannie Mae HomeReady</b> – must have a DU finding of approve/eligible and meet all other guidelines listed in this Program Summary.</p> <ul style="list-style-type: none"> <li>• All borrowers MUST have a <b>minimum Credit Score of 680</b>.</li> <li>• <b>Manual Underwriting: LTV =/&lt;95%</b>– a loan can be manually underwritten at the lender’s discretion if there is an AUS finding of refer. Manual underwrite minimum credit score is <b>680</b> and maximum DTI is 36%. <b>Borrower must have 2 months PITIA reserves after closing.</b> [Exception: see Manufactured Housing section below.]</li> <li>• <b>Alternative Credit:</b> If no Borrower has a Credit Score, maximum LTV is 90% and maximum DTI is 36%. If at least one borrower has a credit score, maximum LTV is 95% and maximum DTI is 36%. Borrower must have at least 2 months PITIA reserves after closing, unless DU findings indicate a greater amount. <b>See FNMA Eligibility Matrix for detailed requirements:</b> <a href="https://www.fanniemae.com/content/eligibility_information/eligibility-matrix.pdf">https://www.fanniemae.com/content/eligibility_information/eligibility-matrix.pdf</a>.</li> <li>• <b>Note on DPA as 2<sup>nd</sup> Lien:</b> Select “Community Seconds®” in DU’s Community Lending Information section.</li> </ul>
DEBT RATIO	Not to exceed 50% on AUS approved loans. See exceptions in sections on Underwriting and Manufactured Housing.
LTV	80.01% to 97.00%. See exceptions in sections on Property Types, Underwriting and Manufactured Housing.

## HomeNow – Conventional Program Summary

MANUFACTURED HOUSING	<p>MoFi has secured a 2018 allocation of 50 HomeNow loans using HomeReady for Manufactured Housing. The following exceptions to eligibility criteria apply:</p> <ul style="list-style-type: none"> <li>• Property Type: Double-wide Manufactured Housing only</li> <li>• DTI: 45% maximum</li> <li>• LTV/CLTV: 95%/95% maximums</li> <li>• DPA: Grants only (due to 95% CLTV max) – 3.0% or 5.0% Assistance</li> <li>• No Manual Underwrites</li> <li>• Loan Level Price Adjustment (LLPA): charge equivalent to 0.50% of loan value</li> </ul>
SELLER CONTRIBUTIONS	<p>3% Maximum for CLTV greater than 90%</p> <p>6% Maximum for CLTV less than or equal to 90%</p> <p>May be used for closing costs and/or single or split MI premiums.</p>
HOMEBUYER EDUCATION	<p>One borrower on each HomeReady purchase loan must fulfill the homeownership education requirement. The Framework homeownership education course is a simple option - <a href="https://homeready.frameworkhomeownership.org">https://homeready.frameworkhomeownership.org</a>. The course must be completed before loan closing, or any other HUD approved course.</p>
APPRAISAL	<p>A full interior/exterior appraisal is required and must comply with First Mortgage program appraisal guidelines.</p>
MORTGAGE INSURERS	<p><b>The following MI Companies are approved: Arch, Essent, Genworth, MGIC, National and Radian.</b></p> <p>MI rates, pricing, and guidelines may differ among the participating Mortgage Insurers and are subject to change. This Program Summary and the Program Guidelines do not supersede, nor are they a substitute for, the guidelines in place with each Mortgage Insurer at the time the loan is underwritten.</p>
MI COVERAGE	<p>25% for LTV ratios at 85.01% to 97.00%</p> <p>12% for LTV ratios at 80.01% to 85.00%</p> <p><b>Payment Options All LTV's:</b></p> <ul style="list-style-type: none"> <li>• Borrower-Paid MI – monthly with annual renewal</li> <li>• Split Premium MI</li> <li>• Single Premium MI</li> <li>• Lender-Paid MI is not allowed</li> <li>• MI May be financed up to the maximum LTV for the transaction, including the financed MI</li> </ul>
MI ACTIVATION	<p>Lender is responsible for activating any MI policy and remitting any MI payments due to the Mortgage Insurer prior to the sale of the loan to US Bank. The Lender is also responsible for transferring the MI policy to US Bank after the loan sale.</p>

## HomeNow – Conventional Program Summary

### PRICING AND FEES

In addition to the standard fees normally charged to the borrower (i.e. Appraisal Fee, Credit Report Fee, Flood Certification, Freight, Underwriting, Document Preparation, etc.) the following fees may also be included. **Please list fees in either section A or section B of the LE/CD but do not make them payable to U.S. Bank.**

<u>Type</u>	<u>Amount</u>	<u>Service Provider</u>
Loan Origination Fee*	Usual and customary	Lender
Delivery Fee	\$400.00 – Paid at closing	Lender Fee to U.S. Bank <sup>1</sup>
Tax Service Fee	\$80.00 – Paid at closing	Lender Fee to U.S. Bank <sup>2</sup>
Code Compliance Fee	\$225.00 – Paid at closing	Hilltop Securities Inc. Attn: Sharon Gonzalez 1201 Elm Street, Suite 3500 Dallas, TX 75270
Manufactured Housing LLPA	0.50% of Loan Amount – Paid at closing	Lender fee to U.S. Bank <sup>1</sup>

\*Note: A recording fee for the Deed of Trust is the only allowable fee on the Deferred 2<sup>nd</sup> Mortgage; this fee should be disclosed on the Closing Disclosure for the 1<sup>st</sup> Mortgage.

<sup>1</sup> Shows on Loan Estimate and Closing Disclosure as payable to originating lender.

<sup>2</sup> Shows on Loan Estimate and Closing Disclosure as payable to originating lender or tax service fee vendor.

### MERS ASSIGNMENTS

Lender will be required to register and assign the First Mortgage Loans using MERS to U.S. Bank.

### LOAN PURCHASE AND SERVICING

U.S. Bank will purchase the First Mortgage Loan at a rate and price reflected on the Mortgage Commitment confirmation, less any fees, plus the applicable Servicing Release Premium, currently set at 2.50%.

All loans will be sold to U.S. Bank and should be electronically submitted via DocVelocity for compliance review. No paper files will be accepted.

[hfa.programs@usbank.com](mailto:hfa.programs@usbank.com)  
(800) 562-5165 (option 2)

## HomeNow – Conventional Program Summary

### LOCKING A LOAN, APPROVAL PROCESS, FUNDING & CLOSING

Lenders must fund the First Mortgage Loans at loan closing; MoFi will fund the DPA. All loans will be locked, approved, DPA funds requested, and post-closing documents uploaded through the HomeNow Lender Portal at <https://homenowdpa.org>.

#### **Program Compliance** (approved by Hilltop Securities)

After locking the loan reservation, upload/complete the following:

- Pre-Closing Compliance Checklist
- Loan Application
- 1<sup>st</sup> Mortgage Loan Estimate
- Purchase Contract
- Signed Underwriter 1008 or Transmittal Form
- Census Tract Documentation (<https://homeready-eligibility.fanniemae.com/homeready/>)
- DU Findings
- Homebuyer Education Certificate

#### **Funding of DPA** (approved by MoFi)

Download, complete and upload the following documents generated by the Portal:

- Funding Checklist
- Funding Request Form, including Wiring Instructions
- If DPA as grant, Notice of Down Payment Assistance Grant, or
- If DPA as 2<sup>nd</sup> Lien, 2<sup>nd</sup> Lien TIL Disclosure Statement, Note and Deed of Trust.
- 1<sup>st</sup> Mortgage Final Closing Disclosure (generated by the Lender)
- **MoFi must review and approve the closing disclosure at least 1 (one) business day prior to the lender disclosing to the borrower. Please email to [dparequest@mofi.org](mailto:dparequest@mofi.org).**

#### **Post-Closing Documentation** (approved by Hilltop Securities & U.S. Bank)

The first mortgage loan will **not** be purchased by U.S. Bank **until** the Post-closing documents have been uploaded, reviewed, and cleared by Hilltop Securities Inc.

Upload/complete the following:

- Post-Closing Checklist
- Copy of Final executed 1<sup>st</sup> Mortgage Closing Disclosure
- Copy of Final executed 1003
- If DPA as grant, copy of executed Gift Letter, or
- If DPA as 2<sup>nd</sup> Lien, copies of executed 2<sup>nd</sup> Lien TIL Disclosure, Promissory Note and Deed of Trust
- **Important:** Send original of Note to MoFi
- **Important:** Send check to Hilltop Securities for \$225.00 if not paid from title at closing.

**In the event a loan is not purchased by U.S. Bank and loan reservation is expired or canceled, the Lender must reimburse MoFi for the down payment assistance funds. In such cases, MoFi will notify the Lender and the Lender will have 15 days to remit the funds owed to MoFi.**

### QUESTIONS & SUPPORT CONTACTS

**HomeNow Program, Eligibility & Accounting – Contact MoFi at 406-728-9234:**

Jenn Marrow, HomeNow Program Administrator, [jennm@mofi.org](mailto:jennm@mofi.org).

**HomeNow Lender Portal & Loan Reservations – Contact Hilltop Securities:**

Sharon Gonzalez, [Sharon.Gonzalez@hilltopsecurities.com](mailto:Sharon.Gonzalez@hilltopsecurities.com), 214.953.4122;

Lori Wood, [Lori.Wood@hilltopsecurities.com](mailto:Lori.Wood@hilltopsecurities.com), 214.953.4231

Group email, [htshousing@hilltopsecurities.com](mailto:htshousing@hilltopsecurities.com).

**HomeNow – Conventional Program Summary**

**Exhibit A: Income Limits (updated 6-23-18)**

<b>11-digit FIPS Code</b>	<b>State Code</b>	<b>County Code</b>	<b>County Name</b>	<b>Census Tract</b>	<b>HomeReady Income Limit (\$)</b>
30001000100	30	001	BEAVERHEAD	000100	\$66,700
30001000200	30	001	BEAVERHEAD	000200	\$66,700
30001000300	30	001	BEAVERHEAD	000300	\$66,700
30003000100	30	003	BIG HORN	000100	\$66,700
30003940400	30	003	BIG HORN	940400	No income limit
30003940500	30	003	BIG HORN	940500	\$66,700
30003940600	30	003	BIG HORN	940600	No income limit
30003940700	30	003	BIG HORN	940700	No income limit
30005000100	30	005	BLAINE	000100	No income limit
30005000200	30	005	BLAINE	000200	\$66,700
30005940100	30	005	BLAINE	940100	No income limit
30005940200	30	005	BLAINE	940200	No income limit
30007000100	30	007	BROADWATER	000100	\$66,700
30007000200	30	007	BROADWATER	000200	\$66,700
30009000100	30	009	CARBON	000100	\$71,200
30009000200	30	009	CARBON	000200	\$71,200
30009000300	30	009	CARBON	000300	\$71,200
30009000400	30	009	CARBON	000400	\$71,200
30009000500	30	009	CARBON	000500	\$71,200
30011000300	30	011	CARTER	000300	\$66,700
30013000100	30	013	CASCADE	000100	\$62,800
30013000200	30	013	CASCADE	000200	\$62,800
30013000300	30	013	CASCADE	000300	\$62,800
30013000400	30	013	CASCADE	000400	\$62,800
30013000700	30	013	CASCADE	000700	No income limit
30013000800	30	013	CASCADE	000800	No income limit
30013000900	30	013	CASCADE	000900	\$62,800
30013001000	30	013	CASCADE	001000	\$62,800
30013001100	30	013	CASCADE	001100	\$62,800
30013001200	30	013	CASCADE	001200	No income limit
30013001600	30	013	CASCADE	001600	No income limit
30013001700	30	013	CASCADE	001700	\$62,800
30013001800	30	013	CASCADE	001800	\$62,800
30013001900	30	013	CASCADE	001900	\$62,800
30013002100	30	013	CASCADE	002100	\$62,800
30013002200	30	013	CASCADE	002200	\$62,800
30013002300	30	013	CASCADE	002300	\$62,800
30013010100	30	013	CASCADE	010100	\$62,800

11-digit FIPS Code	State Code	County Code	County Name	Census Tract	HomeReady Income Limit (\$)
30013010400	30	013	CASCADE	010400	\$62,800
30013010600	30	013	CASCADE	010600	\$62,800
30013010700	30	013	CASCADE	010700	\$62,800
30013010800	30	013	CASCADE	010800	No income limit
30015010200	30	015	CHOUTEAU	010200	\$66,700
30015010300	30	015	CHOUTEAU	010300	No income limit
30017961300	30	017	CUSTER	961300	\$67,300
30017961500	30	017	CUSTER	961500	No income limit
30017961600	30	017	CUSTER	961600	\$67,300
30017961800	30	017	CUSTER	961800	\$67,300
30017961900	30	017	CUSTER	961900	\$67,300
30017962000	30	017	CUSTER	962000	\$67,300
30019020300	30	019	DANIELS	020300	\$67,800
30021000100	30	021	DAWSON	000100	\$68,700
30021000200	30	021	DAWSON	000200	\$68,700
30021000300	30	021	DAWSON	000300	\$68,700
30023000300	30	023	DEER LODGE	000300	No income limit
30023000400	30	023	DEER LODGE	000400	\$66,700
30023000500	30	023	DEER LODGE	000500	\$66,700
30025000100	30	025	FALLON	000100	\$70,100
30027030100	30	027	FERGUS	030100	\$66,700
30027030200	30	027	FERGUS	030200	No income limit
30029000100	30	029	FLATHEAD	000100	No income limit
30029000201	30	029	FLATHEAD	000201	\$66,700
30029000202	30	029	FLATHEAD	000202	\$66,700
30029000203	30	029	FLATHEAD	000203	\$66,700
30029000300	30	029	FLATHEAD	000300	\$66,700
30029000401	30	029	FLATHEAD	000401	\$66,700
30029000402	30	029	FLATHEAD	000402	\$66,700
30029000601	30	029	FLATHEAD	000601	\$66,700
30029000602	30	029	FLATHEAD	000602	\$66,700
30029000700	30	029	FLATHEAD	000700	\$66,700
30029000800	30	029	FLATHEAD	000800	\$66,700
30029000900	30	029	FLATHEAD	000900	\$66,700
30029001000	30	029	FLATHEAD	001000	\$66,700
30029001100	30	029	FLATHEAD	001100	No income limit
30029001200	30	029	FLATHEAD	001200	\$66,700



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<b>11-digit FIPS Code</b>	<b>State Code</b>	<b>County Code</b>	<b>County Name</b>	<b>Census Tract</b>	<b>HomeReady Income Limit (\$)</b>
30029001301	30	029	FLATHEAD	001301	\$66,700
30029001302	30	029	FLATHEAD	001302	\$66,700
30029001400	30	029	FLATHEAD	001400	\$66,700
30029001700	30	029	FLATHEAD	001700	\$66,700
30031000101	30	031	GALLATIN	000101	\$81,200
30031000102	30	031	GALLATIN	000102	\$81,200
30031000103	30	031	GALLATIN	000103	\$81,200
30031000200	30	031	GALLATIN	000200	\$81,200
30031000300	30	031	GALLATIN	000300	\$81,200
30031000400	30	031	GALLATIN	000400	\$81,200
30031000501	30	031	GALLATIN	000501	\$81,200
30031000502	30	031	GALLATIN	000502	\$81,200
30031000503	30	031	GALLATIN	000503	\$81,200
30031000504	30	031	GALLATIN	000504	\$81,200
30031000600	30	031	GALLATIN	000600	No income limit
30031000701	30	031	GALLATIN	000701	No income limit
30031000702	30	031	GALLATIN	000702	\$81,200
30031000800	30	031	GALLATIN	000800	\$81,200
30031000900	30	031	GALLATIN	000900	No income limit
30031001001	30	031	GALLATIN	001001	\$81,200
30031001002	30	031	GALLATIN	001002	\$81,200
30031001101	30	031	GALLATIN	001101	No income limit
30031001102	30	031	GALLATIN	001102	\$81,200
30031001200	30	031	GALLATIN	001200	\$81,200
30031001500	30	031	GALLATIN	001500	\$81,200
30031001600	30	031	GALLATIN	001600	\$81,200
30033000100	30	033	GARFIELD	000100	\$66,700
30035940200	30	035	GLACIER	940200	No income limit
30035940400	30	035	GLACIER	940400	\$66,700
30035976000	30	035	GLACIER	976000	\$66,700
30035980000	30	035	GLACIER	980000	\$66,700
30037000100	30	037	GOLDEN VALLEY	000100	No income limit
30039961700	30	039	GRANITE	961700	\$66,700
30041040100	30	041	HILL	040100	\$66,700
30041040200	30	041	HILL	040200	\$66,700
30041040300	30	041	HILL	040300	No income limit
30041040400	30	041	HILL	040400	\$66,700

**HomeNow – Conventional Program Summary**

<b>11-digit FIPS Code</b>	<b>State Code</b>	<b>County Code</b>	<b>County Name</b>	<b>Census Tract</b>	<b>HomeReady Income Limit (\$)</b>
30041040500	30	041	HILL	040500	\$66,700
30041940300	30	041	HILL	940300	No income limit
30043962201	30	043	JEFFERSON	962201	\$77,100
30043962202	30	043	JEFFERSON	962202	\$77,100
30043962300	30	043	JEFFERSON	962300	No income limit
30045000100	30	045	JUDITH BASIN	000100	\$66,700
30047000100	30	047	LAKE	000100	\$66,700
30047000200	30	047	LAKE	000200	\$66,700
30047940301	30	047	LAKE	940301	\$66,700
30047940303	30	047	LAKE	940303	\$66,700
30047940400	30	047	LAKE	940400	No income limit
30047940500	30	047	LAKE	940500	\$66,700
30047940600	30	047	LAKE	940600	No income limit
30047940700	30	047	LAKE	940700	\$66,700
30049000100	30	049	LEWIS AND CLARK	000100	No income limit
30049000200	30	049	LEWIS AND CLARK	000200	\$76,000
30049000300	30	049	LEWIS AND CLARK	000300	\$76,000
30049000400	30	049	LEWIS AND CLARK	000400	\$76,000
30049000501	30	049	LEWIS AND CLARK	000501	\$76,000
30049000502	30	049	LEWIS AND CLARK	000502	\$76,000
30049000600	30	049	LEWIS AND CLARK	000600	\$76,000
30049000700	30	049	LEWIS AND CLARK	000700	\$76,000
30049000800	30	049	LEWIS AND CLARK	000800	\$76,000
30049000900	30	049	LEWIS AND CLARK	000900	No income limit
30049001000	30	049	LEWIS AND CLARK	001000	\$76,000
30049001100	30	049	LEWIS AND CLARK	001100	\$76,000
30049001201	30	049	LEWIS AND CLARK	001201	\$76,000
30049001202	30	049	LEWIS AND CLARK	001202	\$76,000
30051050100	30	051	LIBERTY	050100	\$66,700
30053000100	30	053	LINCOLN	000100	\$66,700
30053000200	30	053	LINCOLN	000200	No income limit
30053000300	30	053	LINCOLN	000300	\$66,700
30053000400	30	053	LINCOLN	000400	No income limit
30053000500	30	053	LINCOLN	000500	No income limit
30055954000	30	055	MCCONE	954000	\$66,700
30057000100	30	057	MADISON	000100	\$66,700
30057000200	30	057	MADISON	000200	\$66,700

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<b>11-digit FIPS Code</b>	<b>State Code</b>	<b>County Code</b>	<b>County Name</b>	<b>Census Tract</b>	<b>HomeReady Income Limit (\$)</b>
30057000300	30	057	MADISON	000300	\$66,700
30059000100	30	059	MEAGHER	000100	No income limit
30061964500	30	061	MINERAL	964500	\$66,700
30061964600	30	061	MINERAL	964600	\$66,700
30063000100	30	063	MISSOULA	000100	\$70,400
30063000201	30	063	MISSOULA	000201	No income limit
30063000202	30	063	MISSOULA	000202	\$70,400
30063000300	30	063	MISSOULA	000300	No income limit
30063000400	30	063	MISSOULA	000400	\$70,400
30063000500	30	063	MISSOULA	000500	\$70,400
30063000700	30	063	MISSOULA	000700	No income limit
30063000800	30	063	MISSOULA	000800	No income limit
30063000901	30	063	MISSOULA	000901	\$70,400
30063000902	30	063	MISSOULA	000902	\$70,400
30063001000	30	063	MISSOULA	001000	No income limit
30063001100	30	063	MISSOULA	001100	\$70,400
30063001200	30	063	MISSOULA	001200	\$70,400
30063001302	30	063	MISSOULA	001302	\$70,400
30063001303	30	063	MISSOULA	001303	\$70,400
30063001304	30	063	MISSOULA	001304	\$70,400
30063001400	30	063	MISSOULA	001400	\$70,400
30063001500	30	063	MISSOULA	001500	\$70,400
30063001600	30	063	MISSOULA	001600	\$70,400
30063001800	30	063	MISSOULA	001800	\$70,400
30065000100	30	065	MUSSELSHELL	000100	\$66,700
30065000200	30	065	MUSSELSHELL	000200	\$66,700
30067000100	30	067	PARK	000100	\$66,700
30067000200	30	067	PARK	000200	\$66,700
30067000300	30	067	PARK	000300	\$66,700
30067000400	30	067	PARK	000400	\$66,700
30067000500	30	067	PARK	000500	\$66,700
30067980600	30	067	PARK	980600	\$66,700
30069000100	30	069	PETROLEUM	000100	No income limit
30071060200	30	071	PHILLIPS	060200	\$66,700
30073977000	30	073	PONDERA	977000	\$66,700
30073977200	30	073	PONDERA	977200	\$66,700
30075000100	30	075	POWDER RIVER	000100	\$66,700

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<b>11-digit FIPS Code</b>	<b>State Code</b>	<b>County Code</b>	<b>County Name</b>	<b>Census Tract</b>	<b>HomeReady Income Limit (\$)</b>
30077000100	30	077	POWELL	000100	\$66,700
30077000200	30	077	POWELL	000200	\$66,700
30079000100	30	079	PRAIRIE	000100	\$66,700
30081000100	30	081	RAVALLI	000100	\$66,700
30081000201	30	081	RAVALLI	000201	\$66,700
30081000202	30	081	RAVALLI	000202	\$66,700
30081000300	30	081	RAVALLI	000300	No income limit
30081000401	30	081	RAVALLI	000401	\$66,700
30081000402	30	081	RAVALLI	000402	\$66,700
30081000500	30	081	RAVALLI	000500	\$66,700
30081000600	30	081	RAVALLI	000600	No income limit
30081000700	30	081	RAVALLI	000700	No income limit
30081000800	30	081	RAVALLI	000800	No income limit
30083070100	30	083	RICHLAND	070100	\$76,900
30083070200	30	083	RICHLAND	070200	\$76,900
30083070300	30	083	RICHLAND	070300	\$76,900
30083070400	30	083	RICHLAND	070400	\$76,900
30085080100	30	085	ROOSEVELT	080100	\$66,700
30085940001	30	085	ROOSEVELT	940001	\$66,700
30085940002	30	085	ROOSEVELT	940002	No income limit
30087000100	30	087	ROSEBUD	000100	\$71,400
30087000200	30	087	ROSEBUD	000200	No income limit
30087000300	30	087	ROSEBUD	000300	\$71,400
30087940400	30	087	ROSEBUD	940400	No income limit
30089000100	30	089	SANDERS	000100	No income limit
30089000200	30	089	SANDERS	000200	No income limit
30089940300	30	089	SANDERS	940300	No income limit
30091090200	30	091	SHERIDAN	090200	\$72,800
30091090400	30	091	SHERIDAN	090400	\$72,800
30093000100	30	093	SILVER BOW	000100	No income limit
30093000200	30	093	SILVER BOW	000200	No income limit
30093000300	30	093	SILVER BOW	000300	\$66,700
30093000400	30	093	SILVER BOW	000400	\$66,700
30093000500	30	093	SILVER BOW	000500	\$66,700
30093000600	30	093	SILVER BOW	000600	\$66,700
30093000700	30	093	SILVER BOW	000700	\$66,700
30093000800	30	093	SILVER BOW	000800	\$66,700

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<b>11-digit FIPS Code</b>	<b>State Code</b>	<b>County Code</b>	<b>County Name</b>	<b>Census Tract</b>	<b>HomeReady Income Limit (\$)</b>
30095966400	30	095	STILLWATER	966400	\$72,500
30095966500	30	095	STILLWATER	966500	\$72,500
30095966600	30	095	STILLWATER	966600	\$72,500
30097967000	30	097	SWEET GRASS	967000	\$67,200
30099000100	30	099	TETON	000100	\$66,700
30099000200	30	099	TETON	000200	\$66,700
30099000300	30	099	TETON	000300	\$66,700
30101000100	30	101	TOOLE	000100	\$66,700
30101000200	30	101	TOOLE	000200	\$66,700
30101980000	30	101	TOOLE	980000	\$66,700
30103963500	30	103	TREASURE	963500	No income limit
30105100100	30	105	VALLEY	100100	\$66,700
30105100500	30	105	VALLEY	100500	\$66,700
30105940600	30	105	VALLEY	940600	\$66,700
30107000100	30	107	WHEATLAND	000100	No income limit
30109000100	30	109	WIBAUX	000100	\$66,700
30111000200	30	111	YELLOWSTONE	000200	No income limit
30111000300	30	111	YELLOWSTONE	000300	No income limit
30111000401	30	111	YELLOWSTONE	000401	No income limit
30111000402	30	111	YELLOWSTONE	000402	No income limit
30111000500	30	111	YELLOWSTONE	000500	No income limit
30111000600	30	111	YELLOWSTONE	000600	\$71,200
30111000701	30	111	YELLOWSTONE	000701	\$71,200
30111000702	30	111	YELLOWSTONE	000702	\$71,200
30111000704	30	111	YELLOWSTONE	000704	\$71,200
30111000705	30	111	YELLOWSTONE	000705	\$71,200
30111000706	30	111	YELLOWSTONE	000706	\$71,200
30111000800	30	111	YELLOWSTONE	000800	No income limit
30111000901	30	111	YELLOWSTONE	000901	\$71,200
30111000902	30	111	YELLOWSTONE	000902	No income limit
30111001000	30	111	YELLOWSTONE	001000	No income limit
30111001100	30	111	YELLOWSTONE	001100	\$71,200
30111001200	30	111	YELLOWSTONE	001200	\$71,200
30111001300	30	111	YELLOWSTONE	001300	\$71,200
30111001401	30	111	YELLOWSTONE	001401	\$71,200
30111001402	30	111	YELLOWSTONE	001402	\$71,200
30111001501	30	111	YELLOWSTONE	001501	\$71,200

## HomeNow – Conventional Program Summary

11-digit FIPS Code	State Code	County Code	County Name	Census Tract	HomeReady Income Limit (\$)
30111001502	30	111	YELLOWSTONE	001502	\$71,200
30111001702	30	111	YELLOWSTONE	001702	\$71,200
30111001703	30	111	YELLOWSTONE	001703	No income limit
30111001704	30	111	YELLOWSTONE	001704	No income limit
30111001801	30	111	YELLOWSTONE	001801	\$71,200
30111001802	30	111	YELLOWSTONE	001802	\$71,200
30111001803	30	111	YELLOWSTONE	001803	\$71,200
30111001804	30	111	YELLOWSTONE	001804	\$71,200
30111001901	30	111	YELLOWSTONE	001901	\$71,200
30111001902	30	111	YELLOWSTONE	001902	\$71,200
30111940000	30	111	YELLOWSTONE	940000	\$71,200

### Instructions to Find Census Tract:

Click on the link below and enter the 11-digit FIPS Code from the chart above,  
or enter the property address.

<https://homeready-eligibility.fanniemae.com/homeready/>

or

Click on the link below and enter the  
property address or Zip Code.

<https://geomap.ffiec.gov/FFIECGeocMap/GeocodeMap1.aspx>