



PacificBanc
M o r t g a g e

FHA Streamline

Documents needed for FHA streamline:

1. Copy of current Note
2. Mortgage stmt (most recent)
3. Hazard insurance (most recent)
4. 2mos bank statements
5. YTD pay stubs
6. Appraisal order form, if loan is not serviced by Dream (Sterling does not require appraisal, but managements exception is required)
7. New case number
8. Pay off demand

Here is how to structure FHA Streamline:

Max base loan amt is (principal balance + 30 days interest – MIP refund)

Max loan amount is (max base loan amount + new UFMIP)

Other Requirements:

- Max LTV 97.7%
- Max DTI up to 56%
- Minimum FICO 640

PacificBanc Mortgage
2600 Michelson Drive Suite 930
Irvine, CA 92612
(949) 419 0505