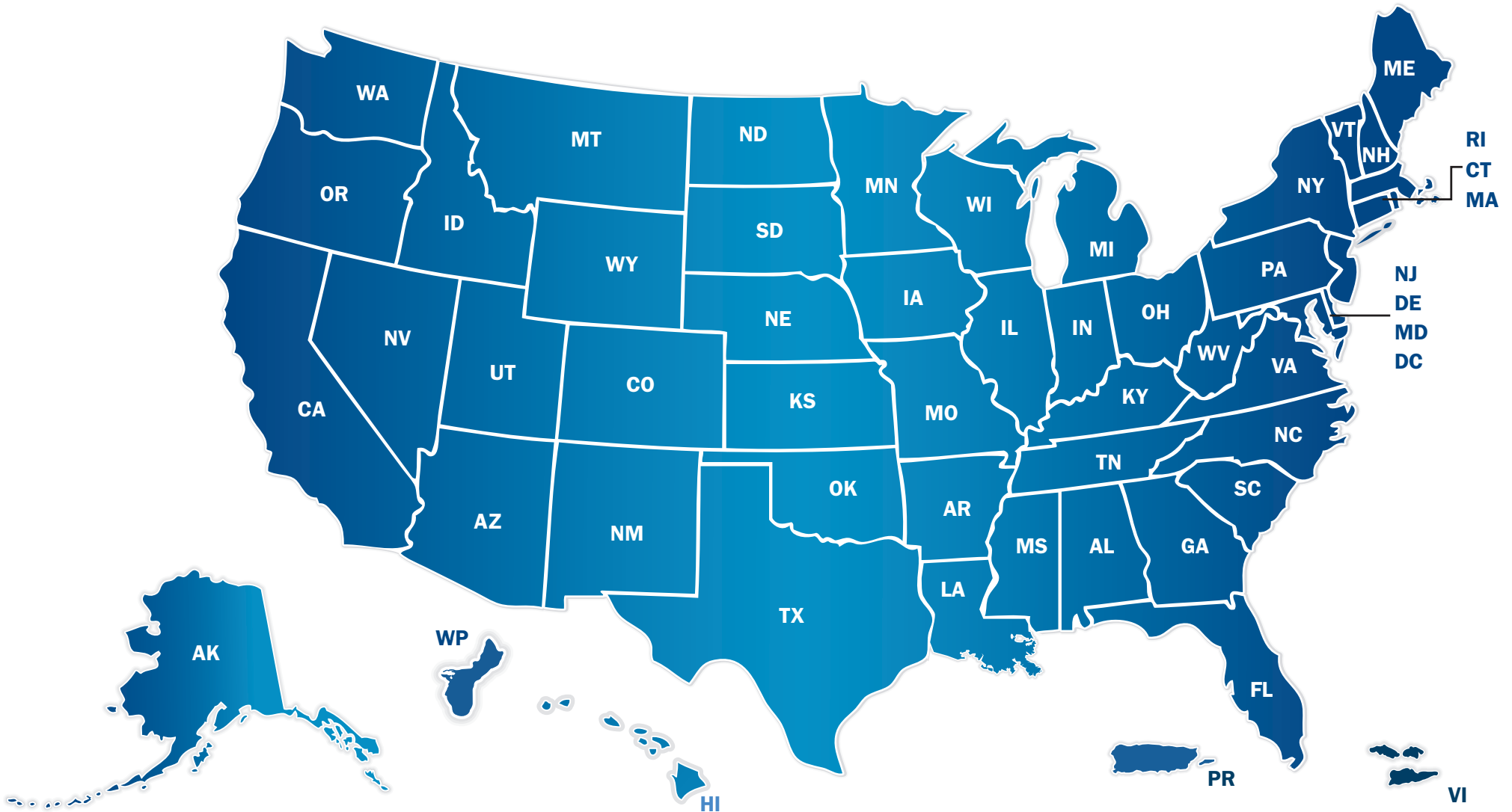




United States Department of Agriculture

Select a state to see the income limits
for the counties in that state.

Rural Development Multi-Family Housing Program



MFH Direct/Guaranteed & Payment Assistance Method 1

STATE:ALABAMA

P R O G R A M	A D J U S T E D I N C O M E L I M I T S							
	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Anniston-Oxford-Jacksonville, AL MSA								
VERY LOW INCOME	21250	24250	27300	30300	32750	35150	37600	40000
LOW INCOME	33950	38800	43650	48500	52400	56250	60150	64000
MODERATE INCOME	39450	44300	49150	54000	57900	61750	65650	69500
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Auburn-Opelika, AL MSA								
VERY LOW INCOME	26800	30600	34450	38250	41350	44400	47450	50500
LOW INCOME	42850	48950	55100	61200	66100	71000	75900	80800
MODERATE INCOME	48350	54450	60600	66700	71600	76500	81400	86300
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Birmingham-Hoover, AL MSA								
Birmingham-Hoover, AL HUD Metro FMR Area								
VERY LOW INCOME	26050	29800	33500	37200	40200	43200	46150	49150
LOW INCOME	41650	47600	53550	59500	64250	69000	73800	78550
MODERATE INCOME	47150	53100	59050	65000	69750	74500	79300	84050
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Chilton County, AL HUD Metro FMR Area								
VERY LOW INCOME	19650	22450	25250	28050	30300	32550	34800	37050
LOW INCOME	31450	35900	40400	44900	48500	52100	55700	59250
MODERATE INCOME	36950	41400	45900	50400	54000	57600	61200	64750
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Walker County, AL HUD Metro FMR Area								
VERY LOW INCOME	19450	22200	25000	27750	30000	32200	34450	36650
LOW INCOME	31100	35500	39950	44400	47950	51500	55050	58600
MODERATE INCOME	36600	41000	45450	49900	53450	57000	60550	64100
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Columbus, GA-AL MSA								
VERY LOW INCOME	21850	24950	28050	31150	33650	36150	38650	41150
LOW INCOME	34900	39900	44850	49850	53850	57850	61800	65800
MODERATE INCOME	40400	45400	50350	55350	59350	63350	67300	71300
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Daphne-Fairhope-Foley, AL MSA								
VERY LOW INCOME	28350	32400	36450	40500	43750	47000	50250	53500
LOW INCOME	45350	51850	58300	64800	70000	75150	80350	85550
MODERATE INCOME	50850	57350	63800	70300	75500	80650	85850	91050
MOD. INC-GUAR. LOAN	65200	74500	83850	93150	100600	108050	115500	122950

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES,
FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG.
OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1

STATE:ALABAMA

		A D J U S T E D I N C O M E L I M I T S							
P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*	
Decatur, AL MSA									
VERY LOW INCOME	22300	25450	28650	31800	34350	36900	39450	42000	
LOW INCOME	35650	40700	45800	50900	54950	59050	63100	67200	
MODERATE INCOME	41150	46200	51300	56400	60450	64550	68600	72700	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Dothan, AL MSA									
Dothan, AL HUD Metro FMR Area									
VERY LOW INCOME	21500	24550	27600	30650	33150	35600	38050	40500	
LOW INCOME	34350	39250	44150	49050	52950	56900	60800	64750	
MODERATE INCOME	39850	44750	49650	54550	58450	62400	66300	70250	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Henry County, AL HUD Metro FMR Area									
VERY LOW INCOME	20900	23900	26900	29850	32250	34650	37050	39450	
LOW INCOME	33450	38200	43000	47750	51550	55400	59200	63050	
MODERATE INCOME	38950	43700	48500	53250	57050	60900	64700	68550	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Florence-Muscle Shoals, AL MSA									
VERY LOW INCOME	22500	25700	28900	32100	34700	37250	39850	42400	
LOW INCOME	35950	41100	46200	51350	55450	59550	63650	67800	
MODERATE INCOME	41450	46600	51700	56850	60950	65050	69150	73300	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Gadsden, AL MSA									
VERY LOW INCOME	21600	24650	27750	30800	33300	35750	38200	40700	
LOW INCOME	34500	39450	44350	49300	53250	57200	61150	65100	
MODERATE INCOME	40000	44950	49850	54800	58750	62700	66650	70600	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Huntsville, AL MSA									
VERY LOW INCOME	29900	34150	38400	42650	46100	49500	52900	56300	
LOW INCOME	47800	54600	61450	68250	73700	79150	84650	90100	
MODERATE INCOME	53300	60100	66950	73750	79200	84650	90150	95600	
MOD. INC-GUAR. LOAN	68650	78500	88300	98100	105950	113800	121650	129500	
Mobile, AL MSA									
VERY LOW INCOME	21500	24600	27650	30700	33200	35650	38100	40550	
LOW INCOME	34350	39300	44200	49100	53050	56950	60900	64800	
MODERATE INCOME	39850	44800	49700	54600	58550	62450	66400	70300	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES, FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG. OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1

STATE:ALABAMA

		A D J U S T E D I N C O M E L I M I T S							
P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*	
Montgomery, AL MSA									
VERY LOW INCOME	23100	26400	29700	32950	35600	38250	40900	43500	
LOW INCOME	36900	42150	47450	52700	56900	61150	65350	69550	
MODERATE INCOME	42400	47650	52950	58200	62400	66650	70850	75050	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Tuscaloosa, AL MSA									
Pickens County, AL HUD Metro FMR Area									
VERY LOW INCOME	18900	21600	24300	26950	29150	31300	33450	35600	
LOW INCOME	30150	34500	38800	43100	46550	50000	53450	56900	
MODERATE INCOME	35650	40000	44300	48600	52050	55500	58950	62400	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Tuscaloosa, AL HUD Metro FMR Area									
VERY LOW INCOME	23750	27150	30550	33900	36650	39350	42050	44750	
LOW INCOME	38000	43400	48850	54250	58600	62950	67250	71600	
MODERATE INCOME	43500	48900	54350	59750	64100	68450	72750	77100	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Barbour County, AL									
VERY LOW INCOME	18800	21450	24150	26800	28950	31100	33250	35400	
LOW INCOME	30050	34300	38600	42900	46350	49750	53200	56650	
MODERATE INCOME	35550	39800	44100	48400	51850	55250	58700	62150	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Bullock County, AL									
VERY LOW INCOME	18800	21450	24150	26800	28950	31100	33250	35400	
LOW INCOME	30050	34300	38600	42900	46350	49750	53200	56650	
MODERATE INCOME	35550	39800	44100	48400	51850	55250	58700	62150	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Butler County, AL									
VERY LOW INCOME	18800	21450	24150	26800	28950	31100	33250	35400	
LOW INCOME	30050	34300	38600	42900	46350	49750	53200	56650	
MODERATE INCOME	35550	39800	44100	48400	51850	55250	58700	62150	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Chambers County, AL									
VERY LOW INCOME	18800	21450	24150	26800	28950	31100	33250	35400	
LOW INCOME	30050	34300	38600	42900	46350	49750	53200	56650	
MODERATE INCOME	35550	39800	44100	48400	51850	55250	58700	62150	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES, FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG. OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1

STATE:ALABAMA

----- A D J U S T E D I N C O M E L I M I T S -----

P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Cherokee County, AL								
VERY LOW INCOME	18800	21450	24150	26800	28950	31100	33250	35400
LOW INCOME	30050	34300	38600	42900	46350	49750	53200	56650
MODERATE INCOME	35550	39800	44100	48400	51850	55250	58700	62150
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Choctaw County, AL								
VERY LOW INCOME	18800	21450	24150	26800	28950	31100	33250	35400
LOW INCOME	30050	34300	38600	42900	46350	49750	53200	56650
MODERATE INCOME	35550	39800	44100	48400	51850	55250	58700	62150
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Clarke County, AL								
VERY LOW INCOME	18800	21500	24200	26850	29000	31150	33300	35450
LOW INCOME	30050	34350	38650	42950	46400	49800	53250	56700
MODERATE INCOME	35550	39850	44150	48450	51900	55300	58750	62200
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Clay County, AL								
VERY LOW INCOME	18800	21450	24150	26800	28950	31100	33250	35400
LOW INCOME	30050	34300	38600	42900	46350	49750	53200	56650
MODERATE INCOME	35550	39800	44100	48400	51850	55250	58700	62150
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Cleburne County, AL								
VERY LOW INCOME	18950	21650	24350	27050	29250	31400	33550	35750
LOW INCOME	30300	34650	38950	43300	46750	50250	53700	57150
MODERATE INCOME	35800	40150	44450	48800	52250	55750	59200	62650
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Coffee County, AL								
VERY LOW INCOME	23450	26800	30150	33450	36150	38850	41500	44200
LOW INCOME	37450	42800	48150	53500	57800	62050	66350	70600
MODERATE INCOME	42950	48300	53650	59000	63300	67550	71850	76100
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Cleuh County, AL								
VERY LOW INCOME	18800	21450	24150	26800	28950	31100	33250	35400
LOW INCOME	30050	34300	38600	42900	46350	49750	53200	56650
MODERATE INCOME	35550	39800	44100	48400	51850	55250	58700	62150
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Coosa County, AL								
VERY LOW INCOME	18800	21450	24150	26800	28950	31100	33250	35400
LOW INCOME	30050	34300	38600	42900	46350	49750	53200	56650
MODERATE INCOME	35550	39800	44100	48400	51850	55250	58700	62150
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES, FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG. OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1

STATE:ALABAMA

----- A D J U S T E D I N C O M E L I M I T S -----

P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Covington County, AL								
VERY LOW INCOME	19200	21950	24700	27400	29600	31800	34000	36200
LOW INCOME	30700	35100	39450	43850	47350	50850	54350	57900
MODERATE INCOME	36200	40600	44950	49350	52850	56350	59850	63400
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Crenshaw County, AL								
VERY LOW INCOME	19500	22250	25050	27800	30050	32250	34500	36700
LOW INCOME	31150	35600	40050	44500	48050	51600	55200	58750
MODERATE INCOME	36650	41100	45550	50000	53550	57100	60700	64250
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Cullman County, AL								
VERY LOW INCOME	20100	22950	25800	28650	30950	33250	35550	37850
LOW INCOME	32100	36700	41250	45850	49500	53200	56850	60500
MODERATE INCOME	37600	42200	46750	51350	55000	58700	62350	66000
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Dale County, AL								
VERY LOW INCOME	20850	23800	26800	29750	32150	34550	36900	39300
LOW INCOME	33300	38100	42850	47600	51400	55200	59000	62850
MODERATE INCOME	38800	43600	48350	53100	56900	60700	64500	68350
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Dallas County, AL								
VERY LOW INCOME	18800	21450	24150	26800	28950	31100	33250	35400
LOW INCOME	30050	34300	38600	42900	46350	49750	53200	56650
MODERATE INCOME	35550	39800	44100	48400	51850	55250	58700	62150
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
DeKalb County, AL								
VERY LOW INCOME	18800	21450	24150	26800	28950	31100	33250	35400
LOW INCOME	30050	34300	38600	42900	46350	49750	53200	56650
MODERATE INCOME	35550	39800	44100	48400	51850	55250	58700	62150
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Escambia County, AL								
VERY LOW INCOME	18800	21450	24150	26800	28950	31100	33250	35400
LOW INCOME	30050	34300	38600	42900	46350	49750	53200	56650
MODERATE INCOME	35550	39800	44100	48400	51850	55250	58700	62150
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Fayette County, AL								
VERY LOW INCOME	18800	21450	24150	26800	28950	31100	33250	35400
LOW INCOME	30050	34300	38600	42900	46350	49750	53200	56650
MODERATE INCOME	35550	39800	44100	48400	51850	55250	58700	62150
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES, FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG. OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1

STATE:ALABAMA

----- A D J U S T E D I N C O M E L I M I T S -----

P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Franklin County, AL								
VERY LOW INCOME	18800	21450	24150	26800	28950	31100	33250	35400
LOW INCOME	30050	34300	38600	42900	46350	49750	53200	56650
MODERATE INCOME	35550	39800	44100	48400	51850	55250	58700	62150
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Greene County, AL								
VERY LOW INCOME	19800	22600	25450	28250	30550	32800	35050	37300
LOW INCOME	31650	36150	40700	45200	48800	52450	56050	59650
MODERATE INCOME	37150	41650	46200	50700	54300	57950	61550	65150
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Jackson County, AL								
VERY LOW INCOME	18800	21450	24150	26800	28950	31100	33250	35400
LOW INCOME	30050	34300	38600	42900	46350	49750	53200	56650
MODERATE INCOME	35550	39800	44100	48400	51850	55250	58700	62150
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Lamar County, AL								
VERY LOW INCOME	18800	21450	24150	26800	28950	31100	33250	35400
LOW INCOME	30050	34300	38600	42900	46350	49750	53200	56650
MODERATE INCOME	35550	39800	44100	48400	51850	55250	58700	62150
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Macon County, AL								
VERY LOW INCOME	18800	21450	24150	26800	28950	31100	33250	35400
LOW INCOME	30050	34300	38600	42900	46350	49750	53200	56650
MODERATE INCOME	35550	39800	44100	48400	51850	55250	58700	62150
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Marengo County, AL								
VERY LOW INCOME	18800	21500	24200	26850	29000	31150	33300	35450
LOW INCOME	30050	34350	38650	42950	46400	49800	53250	56700
MODERATE INCOME	35550	39850	44150	48450	51900	55300	58750	62200
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Marion County, AL								
VERY LOW INCOME	18800	21450	24150	26800	28950	31100	33250	35400
LOW INCOME	30050	34300	38600	42900	46350	49750	53200	56650
MODERATE INCOME	35550	39800	44100	48400	51850	55250	58700	62150
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Marshall County, AL								
VERY LOW INCOME	19150	21900	24650	27350	29550	31750	33950	36150
LOW INCOME	30650	35000	39400	43750	47250	50750	54250	57750
MODERATE INCOME	36150	40500	44900	49250	52750	56250	59750	63250
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES, FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG. OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1

STATE:ALABAMA

----- A D J U S T E D I N C O M E L I M I T S -----

P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Monroe County, AL								
VERY LOW INCOME	18800	21450	24150	26800	28950	31100	33250	35400
LOW INCOME	30050	34300	38600	42900	46350	49750	53200	56650
MODERATE INCOME	35550	39800	44100	48400	51850	55250	58700	62150
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Perry County, AL								
VERY LOW INCOME	18800	21450	24150	26800	28950	31100	33250	35400
LOW INCOME	30050	34300	38600	42900	46350	49750	53200	56650
MODERATE INCOME	35550	39800	44100	48400	51850	55250	58700	62150
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Pike County, AL								
VERY LOW INCOME	18800	21450	24150	26800	28950	31100	33250	35400
LOW INCOME	30050	34300	38600	42900	46350	49750	53200	56650
MODERATE INCOME	35550	39800	44100	48400	51850	55250	58700	62150
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Randolph County, AL								
VERY LOW INCOME	18800	21450	24150	26800	28950	31100	33250	35400
LOW INCOME	30050	34300	38600	42900	46350	49750	53200	56650
MODERATE INCOME	35550	39800	44100	48400	51850	55250	58700	62150
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Sumter County, AL								
VERY LOW INCOME	18800	21450	24150	26800	28950	31100	33250	35400
LOW INCOME	30050	34300	38600	42900	46350	49750	53200	56650
MODERATE INCOME	35550	39800	44100	48400	51850	55250	58700	62150
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Talladega County, AL								
VERY LOW INCOME	19450	22200	25000	27750	30000	32200	34450	36650
LOW INCOME	31100	35500	39950	44400	47950	51500	55050	58600
MODERATE INCOME	36600	41000	45450	49900	53450	57000	60550	64100
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Tallapoosa County, AL								
VERY LOW INCOME	19800	22600	25450	28250	30550	32800	35050	37300
LOW INCOME	31650	36150	40700	45200	48800	52450	56050	59650
MODERATE INCOME	37150	41650	46200	50700	54300	57950	61550	65150
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Washington County, AL								
VERY LOW INCOME	19850	22700	25550	28350	30650	32900	35200	37450
LOW INCOME	31750	36300	40800	45350	49000	52600	56250	59850
MODERATE INCOME	37250	41800	46300	50850	54500	58100	61750	65350
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES, FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG. OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1

STATE:ALABAMA

----- A D J U S T E D I N C O M E L I M I T S -----

P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Wilcox County, AL								
VERY LOW INCOME	18800	21450	24150	26800	28950	31100	33250	35400
LOW INCOME	30050	34300	38600	42900	46350	49750	53200	56650
MODERATE INCOME	35550	39800	44100	48400	51850	55250	58700	62150
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Winston County, AL								
VERY LOW INCOME	18800	21450	24150	26800	28950	31100	33250	35400
LOW INCOME	30050	34300	38600	42900	46350	49750	53200	56650
MODERATE INCOME	35550	39800	44100	48400	51850	55250	58700	62150
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES, FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG. OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1
STATE:ALASKA

----- A D J U S T E D I N C O M E L I M I T S -----

P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Anchorage, AK MSA								
Anchorage, AK HUD Metro FMR Area								
HOME OWNERSHIP								
AREAS & A ROAD SYSTEM (115%)								
RHS VERY LOW INCOME	34800	39800	44750	49750	53700	57700	61650	65650
RHS LOW INCOME	55700	63650	71600	79600	85950	92300	98700	105050
RHS MODERATE INCOME	61200	69150	77100	85100	91450	97800	104200	110550
RHS MOD.INC-GUAR.LOA	80100	91500	102950	114400	123550	132700	141850	151000
AREAS & OUT A ROAD SYSTEM (150%)								
RHS VERY LOW INCOME	52350	59800	67300	74800	80750	86750	92700	98700
RHS LOW INCOME	83750	95700	107700	119650	129200	138800	148350	157900
RHS MODERATE INCOME	89250	101200	113200	125150	134700	144300	153850	163400
RHS MOD.INC-GUAR.LOA	120400	137600	154800	172000	185750	199500	213250	227000
RENTAL								
VERY LOW INCOME	36750	42000	47250	52450	56650	60850	65050	69250
LOW INCOME	54950	62800	70650	78500	84800	91050	97350	103600
MODERATE INCOME	60450	68300	76150	84000	90300	96550	102850	109100
Matanuska-Susitna Borough, AK HUD Metro FMR Area								
HOME OWNERSHIP								
AREAS & A ROAD SYSTEM (115%)								
RHS VERY LOW INCOME	34800	39800	44750	49750	53700	57700	61650	65650
RHS LOW INCOME	55700	63650	71600	79600	85950	92300	98700	105050
RHS MODERATE INCOME	61200	69150	77100	85100	91450	97800	104200	110550
RHS MOD.INC-GUAR.LOA	80100	91500	102950	114400	123550	132700	141850	151000
AREAS & OUT A ROAD SYSTEM (150%)								
RHS VERY LOW INCOME	52350	59800	67300	74800	80750	86750	92700	98700
RHS LOW INCOME	83750	95700	107700	119650	129200	138800	148350	157900
RHS MODERATE INCOME	89250	101200	113200	125150	134700	144300	153850	163400
RHS MOD.INC-GUAR.LOA	120400	137600	154800	172000	185750	199500	213250	227000
RENTAL								
VERY LOW INCOME	32450	37050	41700	46300	50050	53750	57450	61150
LOW INCOME	51850	59300	66700	74100	80050	85950	91900	97800
MODERATE INCOME	57350	64800	72200	79600	85550	91450	97400	103300

Note: Alaska Home Ownership VLI and LI Median Incomes apply to RHS programs and may not be applied to Low-Income Housing Tax credit or Dept. of HUD programs

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES, FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG. OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1
STATE:ALASKA

----- A D J U S T E D I N C O M E L I M I T S -----

P R O G R A M 1 PERSON 2 PERSON 3 PERSON 4 PERSON 5 PERSON 6 PERSON 7 PERSON 8 PERSON*

Fairbanks, AK MSA

HOME OWNERSHIP								
AREAS & A ROAD SYSTEM (115%)								
RHS VERY LOW INCOME	34800	39800	44750	49750	53700	57700	61650	65650
RHS LOW INCOME	55700	63650	71600	79600	85950	92300	98700	105050
RHS MODERATE INCOME	61200	69150	77100	85100	91450	97800	104200	110550
RHS MOD.INC-GUAR.LOA	80100	91500	102950	114400	123550	132700	141850	151000
AREAS &OUT A ROAD SYSTEM (150%)								
RHS VERY LOW INCOME	52350	59800	67300	74800	80750	86750	92700	98700
RHS LOW INCOME	83750	95700	107700	119650	129200	138800	148350	157900
RHS MODERATE INCOME	89250	101200	113200	125150	134700	144300	153850	163400
RHS MOD.INC-GUAR.LOA	120400	137600	154800	172000	185750	199500	213250	227000
RENTAL								
VERY LOW INCOME	32600	37250	41900	46550	50300	54000	57750	61450
LOW INCOME	52150	59600	67050	74500	80450	86400	92400	98350
MODERATE INCOME	57650	65100	72550	80000	85950	91900	97900	103850

Aleutians East Borough, AK

HOME OWNERSHIP								
AREAS & A ROAD SYSTEM (115%)								
RHS VERY LOW INCOME	34800	39800	44750	49750	53700	57700	61650	65650
RHS LOW INCOME	55700	63650	71600	79600	85950	92300	98700	105050
RHS MODERATE INCOME	61200	69150	77100	85100	91450	97800	104200	110550
RHS MOD.INC-GUAR.LOA	80100	91500	102950	114400	123550	132700	141850	151000
AREAS &OUT A ROAD SYSTEM (150%)								
RHS VERY LOW INCOME	52350	59800	67300	74800	80750	86750	92700	98700
RHS LOW INCOME	83750	95700	107700	119650	129200	138800	148350	157900
RHS MODERATE INCOME	89250	101200	113200	125150	134700	144300	153850	163400
RHS MOD.INC-GUAR.LOA	120400	137600	154800	172000	185750	199500	213250	227000
RENTAL								
VERY LOW INCOME	30300	34600	38950	43250	46750	50200	53650	57100
LOW INCOME	48450	55350	62300	69200	74750	80250	85800	91350
MODERATE INCOME	53950	60850	67800	74700	80250	85750	91300	96850

Note: Alaska Home Ownership VLI and LI Median Incomes apply to RHS programs and may not be applied to Low-Income Housing Tax credit or Dept. of HUD programs

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES, FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG. OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1
STATE:ALASKA

----- A D J U S T E D I N C O M E L I M I T S -----

P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Aleutians West Census Area, AK								
HOME OWNERSHIP								
AREAS & A ROAD SYSTEM (115%)								
RHS VERY LOW INCOME	34800	39800	44750	49750	53700	57700	61650	65650
RHS LOW INCOME	55700	63650	71600	79600	85950	92300	98700	105050
RHS MODERATE INCOME	61200	69150	77100	85100	91450	97800	104200	110550
RHS MOD.INC-GUAR.LOA	80100	91500	102950	114400	123550	132700	141850	151000
AREAS & OUT A ROAD SYSTEM (150%)								
RHS VERY LOW INCOME	52350	59800	67300	74800	80750	86750	92700	98700
RHS LOW INCOME	83750	95700	107700	119650	129200	138800	148350	157900
RHS MODERATE INCOME	89250	101200	113200	125150	134700	144300	153850	163400
RHS MOD.INC-GUAR.LOA	120400	137600	154800	172000	185750	199500	213250	227000
RENTAL								
VERY LOW INCOME	35850	40950	46050	51150	55250	59350	63450	67550
LOW INCOME	57300	65500	73650	81850	88400	94950	101500	108050
MODERATE INCOME	62800	71000	79150	87350	93900	100450	107000	113550
Bethel Census Area, AK								
HOME OWNERSHIP								
AREAS & A ROAD SYSTEM (115%)								
RHS VERY LOW INCOME	34800	39800	44750	49750	53700	57700	61650	65650
RHS LOW INCOME	55700	63650	71600	79600	85950	92300	98700	105050
RHS MODERATE INCOME	61200	69150	77100	85100	91450	97800	104200	110550
RHS MOD.INC-GUAR.LOA	80100	91500	102950	114400	123550	132700	141850	151000
AREAS & OUT A ROAD SYSTEM (150%)								
RHS VERY LOW INCOME	52350	59800	67300	74800	80750	86750	92700	98700
RHS LOW INCOME	83750	95700	107700	119650	129200	138800	148350	157900
RHS MODERATE INCOME	89250	101200	113200	125150	134700	144300	153850	163400
RHS MOD.INC-GUAR.LOA	120400	137600	154800	172000	185750	199500	213250	227000
RENTAL								
VERY LOW INCOME	34450	39350	44250	49150	53100	57050	60950	64900
LOW INCOME	55100	62950	70850	78700	85000	91300	97600	103900
MODERATE INCOME	60600	68450	76350	84200	90500	96800	103100	109400

Note: Alaska Home Ownership VLI and LI Median Incomes apply to RHS programs and may not be applied to Low-Income Housing Tax credit or Dept. of HUD programs

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES, FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG. OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1
STATE:ALASKA

----- A D J U S T E D I N C O M E L I M I T S -----

P R O G R A M 1 PERSON 2 PERSON 3 PERSON 4 PERSON 5 PERSON 6 PERSON 7 PERSON 8 PERSON*

Bristol Bay Borough, AK

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
HOME OWNERSHIP								
AREAS & A ROAD SYSTEM (115%)								
RHS VERY LOW INCOME	34800	39800	44750	49750	53700	57700	61650	65650
RHS LOW INCOME	55700	63650	71600	79600	85950	92300	98700	105050
RHS MODERATE INCOME	61200	69150	77100	85100	91450	97800	104200	110550
RHS MOD.INC-GUAR.LOA	80100	91500	102950	114400	123550	132700	141850	151000
AREAS & OUT A ROAD SYSTEM (150%)								
RHS VERY LOW INCOME	52350	59800	67300	74800	80750	86750	92700	98700
RHS LOW INCOME	83750	95700	107700	119650	129200	138800	148350	157900
RHS MODERATE INCOME	89250	101200	113200	125150	134700	144300	153850	163400
RHS MOD.INC-GUAR.LOA	120400	137600	154800	172000	185750	199500	213250	227000
RENTAL								
VERY LOW INCOME	36550	41800	47000	52200	56400	60600	64750	68950
LOW INCOME	54950	62800	70650	78500	84800	91050	97350	103600
MODERATE INCOME	60450	68300	76150	84000	90300	96550	102850	109100

Denali Borough, AK

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
HOME OWNERSHIP								
AREAS & A ROAD SYSTEM (115%)								
RHS VERY LOW INCOME	34800	39800	44750	49750	53700	57700	61650	65650
RHS LOW INCOME	55700	63650	71600	79600	85950	92300	98700	105050
RHS MODERATE INCOME	61200	69150	77100	85100	91450	97800	104200	110550
RHS MOD.INC-GUAR.LOA	80100	91500	102950	114400	123550	132700	141850	151000
AREAS & OUT A ROAD SYSTEM (150%)								
RHS VERY LOW INCOME	52350	59800	67300	74800	80750	86750	92700	98700
RHS LOW INCOME	83750	95700	107700	119650	129200	138800	148350	157900
RHS MODERATE INCOME	89250	101200	113200	125150	134700	144300	153850	163400
RHS MOD.INC-GUAR.LOA	120400	137600	154800	172000	185750	199500	213250	227000
RENTAL								
VERY LOW INCOME	38700	44200	49750	55250	59700	64100	68550	72950
LOW INCOME	54950	62800	70650	78500	84800	91050	97350	103600
MODERATE INCOME	60450	68300	76150	84000	90300	96550	102850	109100

Note: Alaska Home Ownership VLI and LI Median Incomes apply to RHS programs and may not be applied to Low-Income Housing Tax credit or Dept. of HUD programs

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES, FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG. OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1
STATE:ALASKA

----- A D J U S T E D I N C O M E L I M I T S -----

P R O G R A M 1 PERSON 2 PERSON 3 PERSON 4 PERSON 5 PERSON 6 PERSON 7 PERSON 8 PERSON*

Dillingham Census Area, AK

HOME OWNERSHIP								
AREAS & A ROAD SYSTEM (115%)								
RHS VERY LOW INCOME	34800	39800	44750	49750	53700	57700	61650	65650
RHS LOW INCOME	55700	63650	71600	79600	85950	92300	98700	105050
RHS MODERATE INCOME	61200	69150	77100	85100	91450	97800	104200	110550
RHS MOD.INC-GUAR.LOA	80100	91500	102950	114400	123550	132700	141850	151000
AREAS &OUT A ROAD SYSTEM (150%)								
RHS VERY LOW INCOME	52350	59800	67300	74800	80750	86750	92700	98700
RHS LOW INCOME	83750	95700	107700	119650	129200	138800	148350	157900
RHS MODERATE INCOME	89250	101200	113200	125150	134700	144300	153850	163400
RHS MOD.INC-GUAR.LOA	120400	137600	154800	172000	185750	199500	213250	227000
RENTAL								
VERY LOW INCOME	30300	34600	38950	43250	46750	50200	53650	57100
LOW INCOME	48450	55350	62300	69200	74750	80250	85800	91350
MODERATE INCOME	53950	60850	67800	74700	80250	85750	91300	96850

Haines Borough, AK

HOME OWNERSHIP								
AREAS & A ROAD SYSTEM (115%)								
RHS VERY LOW INCOME	34800	39800	44750	49750	53700	57700	61650	65650
RHS LOW INCOME	55700	63650	71600	79600	85950	92300	98700	105050
RHS MODERATE INCOME	61200	69150	77100	85100	91450	97800	104200	110550
RHS MOD.INC-GUAR.LOA	80100	91500	102950	114400	123550	132700	141850	151000
AREAS &OUT A ROAD SYSTEM (150%)								
RHS VERY LOW INCOME	52350	59800	67300	74800	80750	86750	92700	98700
RHS LOW INCOME	83750	95700	107700	119650	129200	138800	148350	157900
RHS MODERATE INCOME	89250	101200	113200	125150	134700	144300	153850	163400
RHS MOD.INC-GUAR.LOA	120400	137600	154800	172000	185750	199500	213250	227000
RENTAL								
VERY LOW INCOME	30300	34600	38950	43250	46750	50200	53650	57100
LOW INCOME	48450	55350	62300	69200	74750	80250	85800	91350
MODERATE INCOME	53950	60850	67800	74700	80250	85750	91300	96850

Note: Alaska Home Ownership VLI and LI Median Incomes apply to RHS programs and may not be applied to Low-Income Housing Tax credit or Dept. of HUD programs

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES, FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG. OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1
STATE:ALASKA

----- A D J U S T E D I N C O M E L I M I T S -----

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Hoonah-Angoon Census Area, AK								
HOME OWNERSHIP								
AREAS & A ROAD SYSTEM (115%)								
RHS VERY LOW INCOME	34800	39800	44750	49750	53700	57700	61650	65650
RHS LOW INCOME	55700	63650	71600	79600	85950	92300	98700	105050
RHS MODERATE INCOME	61200	69150	77100	85100	91450	97800	104200	110550
RHS MOD.INC-GUAR.LOA	80100	91500	102950	114400	123550	132700	141850	151000
AREAS &OUT A ROAD SYSTEM (150%)								
RHS VERY LOW INCOME	52350	59800	67300	74800	80750	86750	92700	98700
RHS LOW INCOME	83750	95700	107700	119650	129200	138800	148350	157900
RHS MODERATE INCOME	89250	101200	113200	125150	134700	144300	153850	163400
RHS MOD.INC-GUAR.LOA	120400	137600	154800	172000	185750	199500	213250	227000
RENTAL								
VERY LOW INCOME	30300	34600	38950	43250	46750	50200	53650	57100
LOW INCOME	48450	55350	62300	69200	74750	80250	85800	91350
MODERATE INCOME	53950	60850	67800	74700	80250	85750	91300	96850
Juneau City and Borough, AK								
HOME OWNERSHIP								
AREAS & A ROAD SYSTEM (115%)								
RHS VERY LOW INCOME	34800	39800	44750	49750	53700	57700	61650	65650
RHS LOW INCOME	55700	63650	71600	79600	85950	92300	98700	105050
RHS MODERATE INCOME	61200	69150	77100	85100	91450	97800	104200	110550
RHS MOD.INC-GUAR.LOA	80100	91500	102950	114400	123550	132700	141850	151000
AREAS &OUT A ROAD SYSTEM (150%)								
RHS VERY LOW INCOME	52350	59800	67300	74800	80750	86750	92700	98700
RHS LOW INCOME	83750	95700	107700	119650	129200	138800	148350	157900
RHS MODERATE INCOME	89250	101200	113200	125150	134700	144300	153850	163400
RHS MOD.INC-GUAR.LOA	120400	137600	154800	172000	185750	199500	213250	227000
RENTAL								
VERY LOW INCOME	41250	47150	53050	58900	63650	68350	73050	77750
LOW INCOME	54950	62800	70650	78500	84800	91050	97350	103600
MODERATE INCOME	60450	68300	76150	84000	90300	96550	102850	109100

Note: Alaska Home Ownership VLI and LI Median Incomes apply to RHS programs and may not be applied to Low-Income Housing Tax credit or Dept. of HUD programs

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES, FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG. OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1
STATE:ALASKA

----- A D J U S T E D I N C O M E L I M I T S -----

P R O G R A M 1 PERSON 2 PERSON 3 PERSON 4 PERSON 5 PERSON 6 PERSON 7 PERSON 8 PERSON*

Kenai Peninsula Borough, AK

HOME OWNERSHIP

AREAS & A ROAD SYSTEM (115%)

RHS VERY LOW INCOME	34800	39800	44750	49750	53700	57700	61650	65650
RHS LOW INCOME	55700	63650	71600	79600	85950	92300	98700	105050
RHS MODERATE INCOME	61200	69150	77100	85100	91450	97800	104200	110550
RHS MOD.INC-GUAR.LOA	80100	91500	102950	114400	123550	132700	141850	151000

AREAS &OUT A ROAD SYSTEM (150%)

RHS VERY LOW INCOME	52350	59800	67300	74800	80750	86750	92700	98700
RHS LOW INCOME	83750	95700	107700	119650	129200	138800	148350	157900
RHS MODERATE INCOME	89250	101200	113200	125150	134700	144300	153850	163400
RHS MOD.INC-GUAR.LOA	120400	137600	154800	172000	185750	199500	213250	227000

RENTAL

VERY LOW INCOME	31400	35900	40400	44850	48450	52050	55650	59250
LOW INCOME	50250	57400	64600	71750	77500	83250	88950	94700
MODERATE INCOME	55750	62900	70100	77250	83000	88750	94450	100200

Ketchikan Gateway Borough, AK

HOME OWNERSHIP

AREAS & A ROAD SYSTEM (115%)

RHS VERY LOW INCOME	34800	39800	44750	49750	53700	57700	61650	65650
RHS LOW INCOME	55700	63650	71600	79600	85950	92300	98700	105050
RHS MODERATE INCOME	61200	69150	77100	85100	91450	97800	104200	110550
RHS MOD.INC-GUAR.LOA	80100	91500	102950	114400	123550	132700	141850	151000

AREAS &OUT A ROAD SYSTEM (150%)

RHS VERY LOW INCOME	52350	59800	67300	74800	80750	86750	92700	98700
RHS LOW INCOME	83750	95700	107700	119650	129200	138800	148350	157900
RHS MODERATE INCOME	89250	101200	113200	125150	134700	144300	153850	163400
RHS MOD.INC-GUAR.LOA	120400	137600	154800	172000	185750	199500	213250	227000

RENTAL

VERY LOW INCOME	31150	35600	40050	44450	48050	51600	55150	58700
LOW INCOME	49750	56900	64000	71100	76800	82500	88150	93850
MODERATE INCOME	55250	62400	69500	76600	82300	88000	93650	99350

Note: Alaska Home Ownership VLI and LI Median Incomes apply to RHS programs and may not be applied to Low-Income Housing Tax credit or Dept. of HUD programs

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES, FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG. OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1
STATE:ALASKA

----- A D J U S T E D I N C O M E L I M I T S -----

P R O G R A M 1 PERSON 2 PERSON 3 PERSON 4 PERSON 5 PERSON 6 PERSON 7 PERSON 8 PERSON*

Kodiak Island Borough, AK

HOME OWNERSHIP

AREAS & A ROAD SYSTEM (115%)

RHS VERY LOW INCOME	34800	39800	44750	49750	53700	57700	61650	65650
RHS LOW INCOME	55700	63650	71600	79600	85950	92300	98700	105050
RHS MODERATE INCOME	61200	69150	77100	85100	91450	97800	104200	110550
RHS MOD.INC-GUAR.LOA	80100	91500	102950	114400	123550	132700	141850	151000

AREAS &OUT A ROAD SYSTEM (150%)

RHS VERY LOW INCOME	52350	59800	67300	74800	80750	86750	92700	98700
RHS LOW INCOME	83750	95700	107700	119650	129200	138800	148350	157900
RHS MODERATE INCOME	89250	101200	113200	125150	134700	144300	153850	163400
RHS MOD.INC-GUAR.LOA	120400	137600	154800	172000	185750	199500	213250	227000

RENTAL

VERY LOW INCOME	34450	39400	44300	49200	53150	57100	61050	64950
LOW INCOME	54950	62800	70650	78500	84800	91050	97350	103600
MODERATE INCOME	60450	68300	76150	84000	90300	96550	102850	109100

Kusilvak Census Area

HOME OWNERSHIP

AREAS & A ROAD SYSTEM (115%)

RHS VERY LOW INCOME	34800	39800	44750	49750	53700	57700	61650	65650
RHS LOW INCOME	55700	63650	71600	79600	85950	92300	98700	105050
RHS MODERATE INCOME	61200	69150	77100	85100	91450	97800	104200	110550
RHS MOD.INC-GUAR.LOA	80100	91500	102950	114400	123550	132700	141850	151000

AREAS &OUT A ROAD SYSTEM (150%)

RHS VERY LOW INCOME	52350	59800	67300	74800	80750	86750	92700	98700
RHS LOW INCOME	83750	95700	107700	119650	129200	138800	148350	157900
RHS MODERATE INCOME	89250	101200	113200	125150	134700	144300	153850	163400
RHS MOD.INC-GUAR.LOA	120400	137600	154800	172000	185750	199500	213250	227000

RENTAL

VERY LOW INCOME	30300	34600	38950	43250	46750	50200	53650	57100
LOW INCOME	48450	55350	62300	69200	74750	80250	85800	91350
MODERATE INCOME	53950	60850	67800	74700	80250	85750	91300	96850

Note: Alaska Home Ownership VLI and LI Median Incomes apply to RHS programs and may not be applied to Low-Income Housing Tax credit or Dept. of HUD programs

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES, FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG. OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1
STATE:ALASKA

----- A D J U S T E D I N C O M E L I M I T S -----

P R O G R A M 1 PERSON 2 PERSON 3 PERSON 4 PERSON 5 PERSON 6 PERSON 7 PERSON 8 PERSON*

Lake and Peninsula Borough, AK

HOME OWNERSHIP

AREAS & A ROAD SYSTEM (115%)

RHS VERY LOW INCOME	34800	39800	44750	49750	53700	57700	61650	65650
RHS LOW INCOME	55700	63650	71600	79600	85950	92300	98700	105050
RHS MODERATE INCOME	61200	69150	77100	85100	91450	97800	104200	110550
RHS MOD.INC-GUAR.LOA	80100	91500	102950	114400	123550	132700	141850	151000

AREAS &OUT A ROAD SYSTEM (150%)

RHS VERY LOW INCOME	52350	59800	67300	74800	80750	86750	92700	98700
RHS LOW INCOME	83750	95700	107700	119650	129200	138800	148350	157900
RHS MODERATE INCOME	89250	101200	113200	125150	134700	144300	153850	163400
RHS MOD.INC-GUAR.LOA	120400	137600	154800	172000	185750	199500	213250	227000

RENTAL

VERY LOW INCOME	30300	34600	38950	43250	46750	50200	53650	57100
LOW INCOME	48450	55350	62300	69200	74750	80250	85800	91350
MODERATE INCOME	53950	60850	67800	74700	80250	85750	91300	96850

Nome Census Area, AK

HOME OWNERSHIP

AREAS & A ROAD SYSTEM (115%)

RHS VERY LOW INCOME	34800	39800	44750	49750	53700	57700	61650	65650
RHS LOW INCOME	55700	63650	71600	79600	85950	92300	98700	105050
RHS MODERATE INCOME	61200	69150	77100	85100	91450	97800	104200	110550
RHS MOD.INC-GUAR.LOA	80100	91500	102950	114400	123550	132700	141850	151000

AREAS &OUT A ROAD SYSTEM (150%)

RHS VERY LOW INCOME	52350	59800	67300	74800	80750	86750	92700	98700
RHS LOW INCOME	83750	95700	107700	119650	129200	138800	148350	157900
RHS MODERATE INCOME	89250	101200	113200	125150	134700	144300	153850	163400
RHS MOD.INC-GUAR.LOA	120400	137600	154800	172000	185750	199500	213250	227000

RENTAL

VERY LOW INCOME	34400	39300	44200	49100	53050	57000	60900	64850
LOW INCOME	55000	62850	70700	78550	84850	91100	97400	103700
MODERATE INCOME	60500	68350	76200	84050	90350	96600	102900	109200

Note: Alaska Home Ownership VLI and LI Median Incomes apply to RHS programs and may not be applied to Low-Income Housing Tax credit or Dept. of HUD programs

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES, FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG. OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1
STATE:ALASKA

----- A D J U S T E D I N C O M E L I M I T S -----

P R O G R A M 1 PERSON 2 PERSON 3 PERSON 4 PERSON 5 PERSON 6 PERSON 7 PERSON 8 PERSON*

North Slope Borough, AK

HOME OWNERSHIP

AREAS & A ROAD SYSTEM (115%)

RHS VERY LOW INCOME	34800	39800	44750	49750	53700	57700	61650	65650
RHS LOW INCOME	55700	63650	71600	79600	85950	92300	98700	105050
RHS MODERATE INCOME	61200	69150	77100	85100	91450	97800	104200	110550
RHS MOD.INC-GUAR.LOA	80100	91500	102950	114400	123550	132700	141850	151000

AREAS &OUT A ROAD SYSTEM (150%)

RHS VERY LOW INCOME	52350	59800	67300	74800	80750	86750	92700	98700
RHS LOW INCOME	83750	95700	107700	119650	129200	138800	148350	157900
RHS MODERATE INCOME	89250	101200	113200	125150	134700	144300	153850	163400
RHS MOD.INC-GUAR.LOA	120400	137600	154800	172000	185750	199500	213250	227000

RENTAL

VERY LOW INCOME	30300	34600	38950	43250	46750	50200	53650	57100
LOW INCOME	48450	55350	62300	69200	74750	80250	85800	91350
MODERATE INCOME	53950	60850	67800	74700	80250	85750	91300	96850

Northwest Arctic Borough, AK

HOME OWNERSHIP

AREAS & A ROAD SYSTEM (115%)

RHS VERY LOW INCOME	34800	39800	44750	49750	53700	57700	61650	65650
RHS LOW INCOME	55700	63650	71600	79600	85950	92300	98700	105050
RHS MODERATE INCOME	61200	69150	77100	85100	91450	97800	104200	110550
RHS MOD.INC-GUAR.LOA	80100	91500	102950	114400	123550	132700	141850	151000

AREAS &OUT A ROAD SYSTEM (150%)

RHS VERY LOW INCOME	52350	59800	67300	74800	80750	86750	92700	98700
RHS LOW INCOME	83750	95700	107700	119650	129200	138800	148350	157900
RHS MODERATE INCOME	89250	101200	113200	125150	134700	144300	153850	163400
RHS MOD.INC-GUAR.LOA	120400	137600	154800	172000	185750	199500	213250	227000

RENTAL

VERY LOW INCOME	30300	34600	38950	43250	46750	50200	53650	57100
LOW INCOME	48450	55350	62300	69200	74750	80250	85800	91350
MODERATE INCOME	53950	60850	67800	74700	80250	85750	91300	96850

Note: Alaska Home Ownership VLI and LI Median Incomes apply to RHS programs and may not be applied to Low-Income Housing Tax credit or Dept. of HUD programs

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES, FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG. OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1
STATE:ALASKA

----- A D J U S T E D I N C O M E L I M I T S -----

P R O G R A M 1 PERSON 2 PERSON 3 PERSON 4 PERSON 5 PERSON 6 PERSON 7 PERSON 8 PERSON*

Petersburg Borough

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
HOME OWNERSHIP								
AREAS & A ROAD SYSTEM (115%)								
RHS VERY LOW INCOME	34800	39800	44750	49750	53700	57700	61650	65650
RHS LOW INCOME	55700	63650	71600	79600	85950	92300	98700	105050
RHS MODERATE INCOME	61200	69150	77100	85100	91450	97800	104200	110550
RHS MOD.INC-GUAR.LOA	80100	91500	102950	114400	123550	132700	141850	151000
AREAS & OUT A ROAD SYSTEM (150%)								
RHS VERY LOW INCOME	52350	59800	67300	74800	80750	86750	92700	98700
RHS LOW INCOME	83750	95700	107700	119650	129200	138800	148350	157900
RHS MODERATE INCOME	89250	101200	113200	125150	134700	144300	153850	163400
RHS MOD.INC-GUAR.LOA	120400	137600	154800	172000	185750	199500	213250	227000
RENTAL								
VERY LOW INCOME	30950	35350	39750	44150	47700	51250	54750	58300
LOW INCOME	49450	56500	63600	70650	76300	81950	87600	93250
MODERATE INCOME	54950	62000	69100	76150	81800	87450	93100	98750

Prince of Wales-Hyder Census Area, AK

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
HOME OWNERSHIP								
AREAS & A ROAD SYSTEM (115%)								
RHS VERY LOW INCOME	34800	39800	44750	49750	53700	57700	61650	65650
RHS LOW INCOME	55700	63650	71600	79600	85950	92300	98700	105050
RHS MODERATE INCOME	61200	69150	77100	85100	91450	97800	104200	110550
RHS MOD.INC-GUAR.LOA	80100	91500	102950	114400	123550	132700	141850	151000
AREAS & OUT A ROAD SYSTEM (150%)								
RHS VERY LOW INCOME	52350	59800	67300	74800	80750	86750	92700	98700
RHS LOW INCOME	83750	95700	107700	119650	129200	138800	148350	157900
RHS MODERATE INCOME	89250	101200	113200	125150	134700	144300	153850	163400
RHS MOD.INC-GUAR.LOA	120400	137600	154800	172000	185750	199500	213250	227000
RENTAL								
VERY LOW INCOME	30300	34600	38950	43250	46750	50200	53650	57100
LOW INCOME	48450	55350	62300	69200	74750	80250	85800	91350
MODERATE INCOME	53950	60850	67800	74700	80250	85750	91300	96850

Note: Alaska Home Ownership VLI and LI Median Incomes apply to RHS programs and may not be applied to Low-Income Housing Tax credit or Dept. of HUD programs

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES, FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG. OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1
STATE:ALASKA

----- A D J U S T E D I N C O M E L I M I T S -----

P R O G R A M 1 PERSON 2 PERSON 3 PERSON 4 PERSON 5 PERSON 6 PERSON 7 PERSON 8 PERSON*

Sitka City and Borough, AK

HOME OWNERSHIP

AREAS & A ROAD SYSTEM (115%)

RHS VERY LOW INCOME	34800	39800	44750	49750	53700	57700	61650	65650
RHS LOW INCOME	55700	63650	71600	79600	85950	92300	98700	105050
RHS MODERATE INCOME	61200	69150	77100	85100	91450	97800	104200	110550
RHS MOD.INC-GUAR.LOA	80100	91500	102950	114400	123550	132700	141850	151000

AREAS & OUT A ROAD SYSTEM (150%)

RHS VERY LOW INCOME	52350	59800	67300	74800	80750	86750	92700	98700
RHS LOW INCOME	83750	95700	107700	119650	129200	138800	148350	157900
RHS MODERATE INCOME	89250	101200	113200	125150	134700	144300	153850	163400
RHS MOD.INC-GUAR.LOA	120400	137600	154800	172000	185750	199500	213250	227000

RENTAL

VERY LOW INCOME	32100	36700	41300	45850	49550	53200	56900	60550
LOW INCOME	51350	58700	66000	73350	79200	85100	90950	96800
MODERATE INCOME	56850	64200	71500	78850	84700	90600	96450	102300

Skagway Municipality, AK

HOME OWNERSHIP

AREAS & A ROAD SYSTEM (115%)

RHS VERY LOW INCOME	34800	39800	44750	49750	53700	57700	61650	65650
RHS LOW INCOME	55700	63650	71600	79600	85950	92300	98700	105050
RHS MODERATE INCOME	61200	69150	77100	85100	91450	97800	104200	110550
RHS MOD.INC-GUAR.LOA	80100	91500	102950	114400	123550	132700	141850	151000

AREAS & OUT A ROAD SYSTEM (150%)

RHS VERY LOW INCOME	52350	59800	67300	74800	80750	86750	92700	98700
RHS LOW INCOME	83750	95700	107700	119650	129200	138800	148350	157900
RHS MODERATE INCOME	89250	101200	113200	125150	134700	144300	153850	163400
RHS MOD.INC-GUAR.LOA	120400	137600	154800	172000	185750	199500	213250	227000

RENTAL

VERY LOW INCOME	32300	36900	41500	46100	49800	53500	57200	60900
LOW INCOME	51650	59000	66400	73750	79650	85550	91450	97350
MODERATE INCOME	57150	64500	71900	79250	85150	91050	96950	102850

Note: Alaska Home Ownership VLI and LI Median Incomes apply to RHS programs and may not be applied to Low-Income Housing Tax credit or Dept. of HUD programs

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES, FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG. OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1
STATE:ALASKA

----- A D J U S T E D I N C O M E L I M I T S -----

P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Southeast Fairbanks Census Area, AK								
HOME OWNERSHIP								
AREAS & A ROAD SYSTEM (115%)								
RHS VERY LOW INCOME	34800	39800	44750	49750	53700	57700	61650	65650
RHS LOW INCOME	55700	63650	71600	79600	85950	92300	98700	105050
RHS MODERATE INCOME	61200	69150	77100	85100	91450	97800	104200	110550
RHS MOD.INC-GUAR.LOA	80100	91500	102950	114400	123550	132700	141850	151000
AREAS &OUT A ROAD SYSTEM (150%)								
RHS VERY LOW INCOME	52350	59800	67300	74800	80750	86750	92700	98700
RHS LOW INCOME	83750	95700	107700	119650	129200	138800	148350	157900
RHS MODERATE INCOME	89250	101200	113200	125150	134700	144300	153850	163400
RHS MOD.INC-GUAR.LOA	120400	137600	154800	172000	185750	199500	213250	227000
RENTAL								
VERY LOW INCOME	30300	34600	38950	43250	46750	50200	53650	57100
LOW INCOME	48450	55350	62300	69200	74750	80250	85800	91350
MODERATE INCOME	53950	60850	67800	74700	80250	85750	91300	96850
Valdez-Cordova Census Area, AK								
HOME OWNERSHIP								
AREAS & A ROAD SYSTEM (115%)								
RHS VERY LOW INCOME	34800	39800	44750	49750	53700	57700	61650	65650
RHS LOW INCOME	55700	63650	71600	79600	85950	92300	98700	105050
RHS MODERATE INCOME	61200	69150	77100	85100	91450	97800	104200	110550
RHS MOD.INC-GUAR.LOA	80100	91500	102950	114400	123550	132700	141850	151000
AREAS &OUT A ROAD SYSTEM (150%)								
RHS VERY LOW INCOME	52350	59800	67300	74800	80750	86750	92700	98700
RHS LOW INCOME	83750	95700	107700	119650	129200	138800	148350	157900
RHS MODERATE INCOME	89250	101200	113200	125150	134700	144300	153850	163400
RHS MOD.INC-GUAR.LOA	120400	137600	154800	172000	185750	199500	213250	227000
RENTAL								
VERY LOW INCOME	39500	45150	50800	56400	60950	65450	69950	74450
LOW INCOME	54950	62800	70650	78500	84800	91050	97350	103600
MODERATE INCOME	60450	68300	76150	84000	90300	96550	102850	109100

Note: Alaska Home Ownership VLI and LI Median Incomes apply to RHS programs and may not be applied to Low-Income Housing Tax credit or Dept. of HUD programs

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES, FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG. OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1
STATE:ALASKA

----- A D J U S T E D I N C O M E L I M I T S -----

P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Wrangell City and Borough, AK								
HOME OWNERSHIP								
AREAS & A ROAD SYSTEM (115%)								
RHS VERY LOW INCOME	34800	39800	44750	49750	53700	57700	61650	65650
RHS LOW INCOME	55700	63650	71600	79600	85950	92300	98700	105050
RHS MODERATE INCOME	61200	69150	77100	85100	91450	97800	104200	110550
RHS MOD.INC-GUAR.LOA	80100	91500	102950	114400	123550	132700	141850	151000
AREAS &OUT A ROAD SYSTEM (150%)								
RHS VERY LOW INCOME	52350	59800	67300	74800	80750	86750	92700	98700
RHS LOW INCOME	83750	95700	107700	119650	129200	138800	148350	157900
RHS MODERATE INCOME	89250	101200	113200	125150	134700	144300	153850	163400
RHS MOD.INC-GUAR.LOA	120400	137600	154800	172000	185750	199500	213250	227000
RENTAL								
VERY LOW INCOME	30300	34600	38950	43250	46750	50200	53650	57100
LOW INCOME	48450	55350	62300	69200	74750	80250	85800	91350
MODERATE INCOME	53950	60850	67800	74700	80250	85750	91300	96850
Yakutat City and Borough, AK								
HOME OWNERSHIP								
AREAS & A ROAD SYSTEM (115%)								
RHS VERY LOW INCOME	34800	39800	44750	49750	53700	57700	61650	65650
RHS LOW INCOME	55700	63650	71600	79600	85950	92300	98700	105050
RHS MODERATE INCOME	61200	69150	77100	85100	91450	97800	104200	110550
RHS MOD.INC-GUAR.LOA	80100	91500	102950	114400	123550	132700	141850	151000
AREAS &OUT A ROAD SYSTEM (150%)								
RHS VERY LOW INCOME	52350	59800	67300	74800	80750	86750	92700	98700
RHS LOW INCOME	83750	95700	107700	119650	129200	138800	148350	157900
RHS MODERATE INCOME	89250	101200	113200	125150	134700	144300	153850	163400
RHS MOD.INC-GUAR.LOA	120400	137600	154800	172000	185750	199500	213250	227000
RENTAL								
VERY LOW INCOME	31800	36350	40900	45400	49050	52700	56300	59950
LOW INCOME	50850	58100	65400	72650	78450	84250	90100	95900
MODERATE INCOME	56350	63600	70900	78150	83950	89750	95600	101400

Note: Alaska Home Ownership VLI and LI Median Incomes apply to RHS programs and may not be applied to Low-Income Housing Tax credit or Dept. of HUD programs

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES, FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG. OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1
 STATE:ALASKA

----- A D J U S T E D I N C O M E L I M I T S -----

P R O G R A M 1 PERSON 2 PERSON 3 PERSON 4 PERSON 5 PERSON 6 PERSON 7 PERSON 8 PERSON*

Yukon-Koyukuk Census Area, AK

HOME OWNERSHIP								
AREAS & A ROAD SYSTEM (115%)								
RHS VERY LOW INCOME	34800	39800	44750	49750	53700	57700	61650	65650
RHS LOW INCOME	55700	63650	71600	79600	85950	92300	98700	105050
RHS MODERATE INCOME	61200	69150	77100	85100	91450	97800	104200	110550
RHS MOD.INC-GUAR.LOA	80100	91500	102950	114400	123550	132700	141850	151000
AREAS &OUT A ROAD SYSTEM (150%)								
RHS VERY LOW INCOME	52350	59800	67300	74800	80750	86750	92700	98700
RHS LOW INCOME	83750	95700	107700	119650	129200	138800	148350	157900
RHS MODERATE INCOME	89250	101200	113200	125150	134700	144300	153850	163400
RHS MOD.INC-GUAR.LOA	120400	137600	154800	172000	185750	199500	213250	227000
RENTAL								
VERY LOW INCOME	30300	34600	38950	43250	46750	50200	53650	57100
LOW INCOME	48450	55350	62300	69200	74750	80250	85800	91350
MODERATE INCOME	53950	60850	67800	74700	80250	85750	91300	96850

Note: Alaska Home Ownership VLI and LI Median Incomes apply to RHS programs and may not be applied to Low-Income Housing Tax credit or Dept. of HUD programs

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES, FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG. OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1

STATE:ARIZONA

		A D J U S T E D I N C O M E L I M I T S							
P R O G R A M		1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Flagstaff, AZ MSA									
	VERY LOW INCOME	26750	30600	34400	38200	41300	44350	47400	50450
	LOW INCOME	42750	48900	55000	61100	66000	70900	75750	80650
	MODERATE INCOME	48250	54400	60500	66600	71500	76400	81250	86150
	MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Lake Havasu City-Kingman, AZ MSA									
	VERY LOW INCOME	20650	23600	26550	29550	31900	34250	36600	38950
	LOW INCOME	33100	37850	42550	47300	51100	54850	58650	62450
	MODERATE INCOME	38600	43350	48050	52800	56600	60350	64150	67950
	MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Phoenix-Mesa-Scottsdale, AZ MSA									
	VERY LOW INCOME	27250	31150	35050	38900	42050	45150	48250	51350
	LOW INCOME	43600	49800	56050	62250	67250	72200	77200	82150
	MODERATE INCOME	49100	55300	61550	67750	72750	77700	82700	87650
	MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Prescott, AZ MSA									
	VERY LOW INCOME	23150	26450	29750	33050	35700	38350	41000	43650
	LOW INCOME	37050	42300	47600	52900	57150	61350	65600	69850
	MODERATE INCOME	42550	47800	53100	58400	62650	66850	71100	75350
	MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Sierra Vista-Douglas, AZ MSA									
	VERY LOW INCOME	21000	24000	27000	29950	32350	34750	37150	39550
	LOW INCOME	33550	38300	43100	47900	51750	55550	59400	63250
	MODERATE INCOME	39050	43800	48600	53400	57250	61050	64900	68750
	MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Tucson, AZ MSA									
	VERY LOW INCOME	23950	27400	30800	34200	36950	39700	42450	45150
	LOW INCOME	38300	43750	49250	54700	59100	63450	67850	72200
	MODERATE INCOME	43800	49250	54750	60200	64600	68950	73350	77700
	MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Yuma, AZ MSA									
	VERY LOW INCOME	19250	22000	24750	27450	29650	31850	34050	36250
	LOW INCOME	30750	35100	39500	43900	47400	50900	54450	57950
	MODERATE INCOME	36250	40600	45000	49400	52900	56400	59950	63450
	MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Apache County, AZ									
	VERY LOW INCOME	17350	19800	22300	24750	26750	28750	30700	32700
	LOW INCOME	27700	31700	35650	39600	42750	45950	49100	52250
	MODERATE INCOME	33200	37200	41150	45100	48250	51450	54600	57750
	MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES, FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG. OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1

STATE:ARIZONA

		A D J U S T E D I N C O M E L I M I T S								
P R O G R A M		1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*	
Gila County, AZ		VERY LOW INCOME	18800	21500	24200	26850	29000	31150	33300	35450
		LOW INCOME	30050	34350	38650	42950	46400	49800	53250	56700
		MODERATE INCOME	35550	39850	44150	48450	51900	55300	58750	62200
		MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Graham County, AZ		VERY LOW INCOME	21850	25000	28100	31200	33700	36200	38700	41200
		LOW INCOME	34950	39900	44900	49900	53900	57900	61900	65850
		MODERATE INCOME	40450	45400	50400	55400	59400	63400	67400	71350
		MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Greenlee County, AZ		VERY LOW INCOME	22650	25850	29100	32300	34900	37500	40100	42650
		LOW INCOME	36200	41350	46550	51700	55850	59950	64100	68250
		MODERATE INCOME	41700	46850	52050	57200	61350	65450	69600	73750
		MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
La Paz County, AZ		VERY LOW INCOME	17500	20000	22500	25000	27000	29000	31000	33000
		LOW INCOME	28000	32000	36000	40000	43200	46400	49600	52800
		MODERATE INCOME	33500	37500	41500	45500	48700	51900	55100	58300
		MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Navajo County, AZ		VERY LOW INCOME	18650	21300	23950	26600	28750	30900	33000	35150
		LOW INCOME	29800	34050	38300	42550	45950	49350	52750	56150
		MODERATE INCOME	35300	39550	43800	48050	51450	54850	58250	61650
		MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Santa Cruz County, AZ		VERY LOW INCOME	17400	19900	22400	24850	26850	28850	30850	32850
		LOW INCOME	27850	31800	35800	39750	42950	46100	49300	52450
		MODERATE INCOME	33350	37300	41300	45250	48450	51600	54800	57950
		MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES,
FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

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OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1

STATE:ARKANSAS

		A D J U S T E D I N C O M E L I M I T S							
P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*	
Fayetteville-Springdale-Rogers, AR-MO MS									
Fayetteville-Springdale-Rogers, AR HUD Metro FMR Area									
VERY LOW INCOME	25800	29450	33150	36800	39750	42700	45650	48600	
LOW INCOME	41250	47100	53000	58900	63600	68300	73050	77750	
MODERATE INCOME	46750	52600	58500	64400	69100	73800	78550	83250	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Fort Smith, AR-OK MSA									
Fort Smith, AR-OK HUD Metro FMR Area									
VERY LOW INCOME	19000	21700	24400	27100	29300	31450	33650	35800	
LOW INCOME	30350	34700	39000	43350	46800	50300	53750	57200	
MODERATE INCOME	35850	40200	44500	48850	52300	55800	59250	62700	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Hot Springs, AR MSA									
VERY LOW INCOME	21900	25000	28150	31250	33750	36250	38750	41250	
LOW INCOME	35000	40000	45000	50000	54000	58000	62000	66000	
MODERATE INCOME	40500	45500	50500	55500	59500	63500	67500	71500	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Jlsboro, AR MSA									
Jlsboro, AR HUD Metro FMR Area									
VERY LOW INCOME	20750	23700	26650	29600	32000	34350	36750	39100	
LOW INCOME	33150	37900	42600	47350	51150	54950	58700	62500	
MODERATE INCOME	38650	43400	48100	52850	56650	60450	64200	68000	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Poinsett County, AR HUD Metro FMR Area									
VERY LOW INCOME	18400	21000	23650	26250	28350	30450	32550	34650	
LOW INCOME	29400	33600	37800	42000	45350	48700	52100	55450	
MODERATE INCOME	34900	39100	43300	47500	50850	54200	57600	60950	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Little Rock-North Little Rock-Conway, AR									
Grant County, AR HUD Metro FMR Area									
VERY LOW INCOME	22650	25900	29150	32350	34950	37550	40150	42750	
LOW INCOME	36250	41400	46600	51750	55900	60050	64150	68300	
MODERATE INCOME	41750	46900	52100	57250	61400	65550	69650	73800	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Little Rock-North Little Rock-Conway, AR HUD Metro FMR Area									
VERY LOW INCOME	25300	28900	32500	36100	39000	41900	44800	47700	
LOW INCOME	40450	46200	52000	57750	62350	67000	71600	76250	
MODERATE INCOME	45950	51700	57500	63250	67850	72500	77100	81750	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	

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MFH Direct/Guaranteed & Payment Assistance Method 1

STATE:ARKANSAS

		A D J U S T E D I N C O M E L I M I T S							
P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*	
Memphis, TN-MS-AR MSA									
Memphis, TN-MS-AR HUD Metro FMR Area									
VERY LOW INCOME	23800	27200	30600	33950	36700	39400	42100	44850	
LOW INCOME	38000	43450	48850	54300	58650	63000	67350	71700	
MODERATE INCOME	43500	48950	54350	59800	64150	68500	72850	77200	
MOD.INC-GUAR.LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Pine Bluff, AR MSA									
VERY LOW INCOME	18450	21050	23700	26300	28450	30550	32650	34750	
LOW INCOME	29450	33700	37900	42100	45450	48850	52200	55550	
MODERATE INCOME	34950	39200	43400	47600	50950	54350	57700	61050	
MOD.INC-GUAR.LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Texarkana, TX-AR MSA									
Little River County, AR HUD Metro FMR Area									
VERY LOW INCOME	19100	21800	24550	27250	29450	31650	33800	36000	
LOW INCOME	30500	34900	39250	43600	47100	50600	54050	57550	
MODERATE INCOME	36000	40400	44750	49100	52600	56100	59550	63050	
MOD.INC-GUAR.LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Texarkana, TX-Texarkana, AR HUD Metro FMR Area									
VERY LOW INCOME	22200	25350	28500	31650	34200	36750	39250	41800	
LOW INCOME	35450	40500	45600	50650	54700	58750	62800	66850	
MODERATE INCOME	40950	46000	51100	56150	60200	64250	68300	72350	
MOD.INC-GUAR.LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Arkansas County, AR									
VERY LOW INCOME	18650	21300	23950	26600	28750	30900	33000	35150	
LOW INCOME	29800	34050	38300	42550	45950	49350	52750	56150	
MODERATE INCOME	35300	39550	43800	48050	51450	54850	58250	61650	
MOD.INC-GUAR.LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Ashley County, AR									
VERY LOW INCOME	18400	21000	23650	26250	28350	30450	32550	34650	
LOW INCOME	29400	33600	37800	42000	45350	48700	52100	55450	
MODERATE INCOME	34900	39100	43300	47500	50850	54200	57600	60950	
MOD.INC-GUAR.LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Baxter County, AR									
VERY LOW INCOME	18400	21000	23650	26250	28350	30450	32550	34650	
LOW INCOME	29400	33600	37800	42000	45350	48700	52100	55450	
MODERATE INCOME	34900	39100	43300	47500	50850	54200	57600	60950	
MOD.INC-GUAR.LOAN	63200	72250	81250	90300	97500	104750	111950	119200	

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES, FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG. OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1

STATE:ARKANSAS

		A D J U S T E D I N C O M E L I M I T S							
P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*	
Bol County, AR									
VERY LOW INCOME	18400	21000	23650	26250	28350	30450	32550	34650	
LOW INCOME	29400	33600	37800	42000	45350	48700	52100	55450	
MODERATE INCOME	34900	39100	43300	47500	50850	54200	57600	60950	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Bradley County, AR									
VERY LOW INCOME	18400	21000	23650	26250	28350	30450	32550	34650	
LOW INCOME	29400	33600	37800	42000	45350	48700	52100	55450	
MODERATE INCOME	34900	39100	43300	47500	50850	54200	57600	60950	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Calhoun County, AR									
VERY LOW INCOME	18400	21000	23650	26250	28350	30450	32550	34650	
LOW INCOME	29400	33600	37800	42000	45350	48700	52100	55450	
MODERATE INCOME	34900	39100	43300	47500	50850	54200	57600	60950	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Carroll County, AR									
VERY LOW INCOME	19150	21900	24650	27350	29550	31750	33950	36150	
LOW INCOME	30650	35000	39400	43750	47250	50750	54250	57750	
MODERATE INCOME	36150	40500	44900	49250	52750	56250	59750	63250	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Chicot County, AR									
VERY LOW INCOME	18400	21000	23650	26250	28350	30450	32550	34650	
LOW INCOME	29400	33600	37800	42000	45350	48700	52100	55450	
MODERATE INCOME	34900	39100	43300	47500	50850	54200	57600	60950	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Clark County, AR									
VERY LOW INCOME	20200	23100	26000	28850	31200	33500	35800	38100	
LOW INCOME	32300	36900	41550	46150	49850	53550	57250	60900	
MODERATE INCOME	37800	42400	47050	51650	55350	59050	62750	66400	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Clay County, AR									
VERY LOW INCOME	18400	21000	23650	26250	28350	30450	32550	34650	
LOW INCOME	29400	33600	37800	42000	45350	48700	52100	55450	
MODERATE INCOME	34900	39100	43300	47500	50850	54200	57600	60950	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Cleburne County, AR									
VERY LOW INCOME	20900	23900	26900	29850	32250	34650	37050	39450	
LOW INCOME	33450	38200	43000	47750	51550	55400	59200	63050	
MODERATE INCOME	38950	43700	48500	53250	57050	60900	64700	68550	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES,
FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG.
OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1

STATE:ARKANSAS

		A D J U S T E D I N C O M E L I M I T S							
P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*	
Columbia County, AR									
VERY LOW INCOME	19300	22050	24800	27550	29800	32000	34200	36400	
LOW INCOME	30850	35300	39700	44100	47650	51150	54700	58200	
MODERATE INCOME	36350	40800	45200	49600	53150	56650	60200	63700	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Conway County, AR									
VERY LOW INCOME	19150	21850	24600	27300	29500	31700	33900	36050	
LOW INCOME	30600	34950	39350	43700	47200	50700	54200	57700	
MODERATE INCOME	36100	40450	44850	49200	52700	56200	59700	63200	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Cross County, AR									
VERY LOW INCOME	19000	21700	24400	27100	29300	31450	33650	35800	
LOW INCOME	30350	34700	39000	43350	46800	50300	53750	57200	
MODERATE INCOME	35850	40200	44500	48850	52300	55800	59250	62700	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Dallas County, AR									
VERY LOW INCOME	18400	21000	23650	26250	28350	30450	32550	34650	
LOW INCOME	29400	33600	37800	42000	45350	48700	52100	55450	
MODERATE INCOME	34900	39100	43300	47500	50850	54200	57600	60950	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Desha County, AR									
VERY LOW INCOME	18400	21000	23650	26250	28350	30450	32550	34650	
LOW INCOME	29400	33600	37800	42000	45350	48700	52100	55450	
MODERATE INCOME	34900	39100	43300	47500	50850	54200	57600	60950	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Drew County, AR									
VERY LOW INCOME	18900	21600	24300	26950	29150	31300	33450	35600	
LOW INCOME	30150	34500	38800	43100	46550	50000	53450	56900	
MODERATE INCOME	35650	40000	44300	48600	52050	55500	58950	62400	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Franklin County, AR									
VERY LOW INCOME	18400	21000	23650	26250	28350	30450	32550	34650	
LOW INCOME	29400	33600	37800	42000	45350	48700	52100	55450	
MODERATE INCOME	34900	39100	43300	47500	50850	54200	57600	60950	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Fulton County, AR									
VERY LOW INCOME	18400	21000	23650	26250	28350	30450	32550	34650	
LOW INCOME	29400	33600	37800	42000	45350	48700	52100	55450	
MODERATE INCOME	34900	39100	43300	47500	50850	54200	57600	60950	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES, FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG. OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1

STATE:ARKANSAS

		A D J U S T E D I N C O M E L I M I T S							
P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*	
Greene County, AR									
VERY LOW INCOME	20550	23500	26450	29350	31700	34050	36400	38750	
LOW INCOME	32850	37550	42250	46950	50700	54450	58200	61950	
MODERATE INCOME	38350	43050	47750	52450	56200	59950	63700	67450	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Hempstead County, AR									
VERY LOW INCOME	18400	21000	23650	26250	28350	30450	32550	34650	
LOW INCOME	29400	33600	37800	42000	45350	48700	52100	55450	
MODERATE INCOME	34900	39100	43300	47500	50850	54200	57600	60950	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Hot Spring County, AR									
VERY LOW INCOME	19400	22150	24900	27650	29900	32100	34300	36500	
LOW INCOME	31000	35400	39850	44250	47800	51350	54850	58400	
MODERATE INCOME	36500	40900	45350	49750	53300	56850	60350	63900	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Howard County, AR									
VERY LOW INCOME	18400	21000	23650	26250	28350	30450	32550	34650	
LOW INCOME	29400	33600	37800	42000	45350	48700	52100	55450	
MODERATE INCOME	34900	39100	43300	47500	50850	54200	57600	60950	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Independence County, AR									
VERY LOW INCOME	19200	21950	24700	27400	29600	31800	34000	36200	
LOW INCOME	30700	35100	39450	43850	47350	50850	54350	57900	
MODERATE INCOME	36200	40600	44950	49350	52850	56350	59850	63400	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Izard County, AR									
VERY LOW INCOME	18400	21000	23650	26250	28350	30450	32550	34650	
LOW INCOME	29400	33600	37800	42000	45350	48700	52100	55450	
MODERATE INCOME	34900	39100	43300	47500	50850	54200	57600	60950	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Jackson County, AR									
VERY LOW INCOME	18400	21000	23650	26250	28350	30450	32550	34650	
LOW INCOME	29400	33600	37800	42000	45350	48700	52100	55450	
MODERATE INCOME	34900	39100	43300	47500	50850	54200	57600	60950	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Johnson County, AR									
VERY LOW INCOME	18400	21000	23650	26250	28350	30450	32550	34650	
LOW INCOME	29400	33600	37800	42000	45350	48700	52100	55450	
MODERATE INCOME	34900	39100	43300	47500	50850	54200	57600	60950	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES,
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** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG.
OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1

STATE:ARKANSAS

----- A D J U S T E D I N C O M E L I M I T S -----

P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Lafayette County, AR								
VERY LOW INCOME	18400	21000	23650	26250	28350	30450	32550	34650
LOW INCOME	29400	33600	37800	42000	45350	48700	52100	55450
MODERATE INCOME	34900	39100	43300	47500	50850	54200	57600	60950
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Lawrence County, AR								
VERY LOW INCOME	18400	21000	23650	26250	28350	30450	32550	34650
LOW INCOME	29400	33600	37800	42000	45350	48700	52100	55450
MODERATE INCOME	34900	39100	43300	47500	50850	54200	57600	60950
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Lee County, AR								
VERY LOW INCOME	18400	21000	23650	26250	28350	30450	32550	34650
LOW INCOME	29400	33600	37800	42000	45350	48700	52100	55450
MODERATE INCOME	34900	39100	43300	47500	50850	54200	57600	60950
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Logan County, AR								
VERY LOW INCOME	18400	21000	23650	26250	28350	30450	32550	34650
LOW INCOME	29400	33600	37800	42000	45350	48700	52100	55450
MODERATE INCOME	34900	39100	43300	47500	50850	54200	57600	60950
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Marion County, AR								
VERY LOW INCOME	18400	21000	23650	26250	28350	30450	32550	34650
LOW INCOME	29400	33600	37800	42000	45350	48700	52100	55450
MODERATE INCOME	34900	39100	43300	47500	50850	54200	57600	60950
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Mississippi County, AR								
VERY LOW INCOME	18400	21000	23650	26250	28350	30450	32550	34650
LOW INCOME	29400	33600	37800	42000	45350	48700	52100	55450
MODERATE INCOME	34900	39100	43300	47500	50850	54200	57600	60950
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Monroe County, AR								
VERY LOW INCOME	18400	21000	23650	26250	28350	30450	32550	34650
LOW INCOME	29400	33600	37800	42000	45350	48700	52100	55450
MODERATE INCOME	34900	39100	43300	47500	50850	54200	57600	60950
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Montgomery County, AR								
VERY LOW INCOME	18400	21000	23650	26250	28350	30450	32550	34650
LOW INCOME	29400	33600	37800	42000	45350	48700	52100	55450
MODERATE INCOME	34900	39100	43300	47500	50850	54200	57600	60950
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES, FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

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MFH Direct/Guaranteed & Payment Assistance Method 1

STATE:ARKANSAS

		A D J U S T E D I N C O M E L I M I T S							
P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*	
Nevada County, AR									
VERY LOW INCOME	18400	21000	23650	26250	28350	30450	32550	34650	
LOW INCOME	29400	33600	37800	42000	45350	48700	52100	55450	
MODERATE INCOME	34900	39100	43300	47500	50850	54200	57600	60950	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Newton County, AR									
VERY LOW INCOME	18400	21000	23650	26250	28350	30450	32550	34650	
LOW INCOME	29400	33600	37800	42000	45350	48700	52100	55450	
MODERATE INCOME	34900	39100	43300	47500	50850	54200	57600	60950	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Ouachita County, AR									
VERY LOW INCOME	18400	21000	23650	26250	28350	30450	32550	34650	
LOW INCOME	29400	33600	37800	42000	45350	48700	52100	55450	
MODERATE INCOME	34900	39100	43300	47500	50850	54200	57600	60950	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Phillips County, AR									
VERY LOW INCOME	18400	21000	23650	26250	28350	30450	32550	34650	
LOW INCOME	29400	33600	37800	42000	45350	48700	52100	55450	
MODERATE INCOME	34900	39100	43300	47500	50850	54200	57600	60950	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Pike County, AR									
VERY LOW INCOME	18400	21000	23650	26250	28350	30450	32550	34650	
LOW INCOME	29400	33600	37800	42000	45350	48700	52100	55450	
MODERATE INCOME	34900	39100	43300	47500	50850	54200	57600	60950	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Polk County, AR									
VERY LOW INCOME	18400	21000	23650	26250	28350	30450	32550	34650	
LOW INCOME	29400	33600	37800	42000	45350	48700	52100	55450	
MODERATE INCOME	34900	39100	43300	47500	50850	54200	57600	60950	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Pope County, AR									
VERY LOW INCOME	18950	21650	24350	27050	29250	31400	33550	35750	
LOW INCOME	30300	34650	38950	43300	46750	50250	53700	57150	
MODERATE INCOME	35800	40150	44450	48800	52250	55750	59200	62650	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Prairie County, AR									
VERY LOW INCOME	18400	21000	23650	26250	28350	30450	32550	34650	
LOW INCOME	29400	33600	37800	42000	45350	48700	52100	55450	
MODERATE INCOME	34900	39100	43300	47500	50850	54200	57600	60950	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES, FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG. OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1

STATE:ARKANSAS

		A D J U S T E D I N C O M E L I M I T S							
P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*	
Randolph County, AR									
VERY LOW INCOME	18400	21000	23650	26250	28350	30450	32550	34650	
LOW INCOME	29400	33600	37800	42000	45350	48700	52100	55450	
MODERATE INCOME	34900	39100	43300	47500	50850	54200	57600	60950	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Scott County, AR									
VERY LOW INCOME	18400	21000	23650	26250	28350	30450	32550	34650	
LOW INCOME	29400	33600	37800	42000	45350	48700	52100	55450	
MODERATE INCOME	34900	39100	43300	47500	50850	54200	57600	60950	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Searcy County, AR									
VERY LOW INCOME	18400	21000	23650	26250	28350	30450	32550	34650	
LOW INCOME	29400	33600	37800	42000	45350	48700	52100	55450	
MODERATE INCOME	34900	39100	43300	47500	50850	54200	57600	60950	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Sevier County, AR									
VERY LOW INCOME	19600	22400	25200	28000	30250	32500	34750	37000	
LOW INCOME	31350	35850	40300	44800	48400	51950	55550	59150	
MODERATE INCOME	36850	41350	45800	50300	53900	57450	61050	64650	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Sharp County, AR									
VERY LOW INCOME	18400	21000	23650	26250	28350	30450	32550	34650	
LOW INCOME	29400	33600	37800	42000	45350	48700	52100	55450	
MODERATE INCOME	34900	39100	43300	47500	50850	54200	57600	60950	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
St. Francis County, AR									
VERY LOW INCOME	18400	21000	23650	26250	28350	30450	32550	34650	
LOW INCOME	29400	33600	37800	42000	45350	48700	52100	55450	
MODERATE INCOME	34900	39100	43300	47500	50850	54200	57600	60950	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Stl County, AR									
VERY LOW INCOME	18400	21000	23650	26250	28350	30450	32550	34650	
LOW INCOME	29400	33600	37800	42000	45350	48700	52100	55450	
MODERATE INCOME	34900	39100	43300	47500	50850	54200	57600	60950	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Union County, AR									
VERY LOW INCOME	19300	22050	24800	27550	29800	32000	34200	36400	
LOW INCOME	30850	35300	39700	44100	47650	51150	54700	58200	
MODERATE INCOME	36350	40800	45200	49600	53150	56650	60200	63700	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES,
FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG.
OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1

STATE:ARKANSAS

		----- A D J U S T E D I N C O M E L I M I T S -----							
P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*	
Van Buren County, AR									
VERY LOW INCOME	18400	21000	23650	26250	28350	30450	32550	34650	
LOW INCOME	29400	33600	37800	42000	45350	48700	52100	55450	
MODERATE INCOME	34900	39100	43300	47500	50850	54200	57600	60950	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
White County, AR									
VERY LOW INCOME	20050	22900	25750	28600	30900	33200	35500	37800	
LOW INCOME	32050	36600	41200	45750	49400	53050	56750	60400	
MODERATE INCOME	37550	42100	46700	51250	54900	58550	62250	65900	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Woodruff County, AR									
VERY LOW INCOME	18400	21000	23650	26250	28350	30450	32550	34650	
LOW INCOME	29400	33600	37800	42000	45350	48700	52100	55450	
MODERATE INCOME	34900	39100	43300	47500	50850	54200	57600	60950	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Yell County, AR									
VERY LOW INCOME	18400	21000	23650	26250	28350	30450	32550	34650	
LOW INCOME	29400	33600	37800	42000	45350	48700	52100	55450	
MODERATE INCOME	34900	39100	43300	47500	50850	54200	57600	60950	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES,
FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG.
OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1
 STATE:CALIFORNIA

		----- A D J U S T E D I N C O M E L I M I T S -----							
P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*	
Bakersfield, CA MSA									
VERY LOW INCOME	24500	28000	31500	34950	37750	40550	43350	46150	
LOW INCOME	39150	44700	50300	55900	60350	64850	69300	73800	
MODERATE INCOME	44650	50200	55800	61400	65850	70350	74800	79300	
MOD. INC-GUAR. LOAN	63500	72550	81650	90700	97950	105200	112450	119700	
Chico, CA MSA									
VERY LOW INCOME	24750	28300	31850	35350	38200	41050	43850	46700	
LOW INCOME	39600	45250	50900	56550	61050	65600	70100	74650	
MODERATE INCOME	45100	50750	56400	62050	66550	71100	75600	80150	
MOD. INC-GUAR. LOAN	63500	72550	81650	90700	97950	105200	112450	119700	
El Centro, CA MSA									
VERY LOW INCOME	24500	28000	31500	34950	37750	40550	43350	46150	
LOW INCOME	39150	44700	50300	55900	60350	64850	69300	73800	
MODERATE INCOME	44650	50200	55800	61400	65850	70350	74800	79300	
MOD. INC-GUAR. LOAN	63500	72550	81650	90700	97950	105200	112450	119700	
Fresno, CA MSA									
VERY LOW INCOME	24500	28000	31500	34950	37750	40550	43350	46150	
LOW INCOME	39150	44700	50300	55900	60350	64850	69300	73800	
MODERATE INCOME	44650	50200	55800	61400	65850	70350	74800	79300	
MOD. INC-GUAR. LOAN	63500	72550	81650	90700	97950	105200	112450	119700	
Hanford-Corcoran, CA MSA									
VERY LOW INCOME	24500	28000	31500	34950	37750	40550	43350	46150	
LOW INCOME	39150	44700	50300	55900	60350	64850	69300	73800	
MODERATE INCOME	44650	50200	55800	61400	65850	70350	74800	79300	
MOD. INC-GUAR. LOAN	63500	72550	81650	90700	97950	105200	112450	119700	
Los Angeles-Long Beach-Anaheim, CA MSA									
Los Angeles-Long Beach-Glendale, CA HUD Metro FMR Area									
VERY LOW INCOME	39450	45050	50700	56300	60850	65350	69850	74350	
LOW INCOME	63850	72950	82100	91200	98500	105800	113100	120400	
MODERATE INCOME	69350	78450	87600	96700	104000	111300	118600	125900	
MOD. INC-GUAR. LOAN	91750	104900	118000	131100	141600	152100	162550	173050	
Santa Ana-Anaheim-Irvine, CA HUD Metro FMR Area									
VERY LOW INCOME	44850	51250	57650	64050	69200	74300	79450	84550	
LOW INCOME	72350	82700	93000	103350	111600	119900	128150	136400	
MODERATE INCOME	77850	88200	98500	108850	117100	125400	133650	141900	
MOD. INC-GUAR. LOAN	104000	118850	133700	148550	160450	172300	184200	196100	

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES, FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG. OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1

STATE: CALIFORNIA

		A D J U S T E D I N C O M E L I M I T S							
P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*	
Madera, CA MSA									
VERY LOW INCOME	24500	28000	31500	34950	37750	40550	43350	46150	
LOW INCOME	39150	44700	50300	55900	60350	64850	69300	73800	
MODERATE INCOME	44650	50200	55800	61400	65850	70350	74800	79300	
MOD. INC-GUAR. LOAN	63500	72550	81650	90700	97950	105200	112450	119700	
Merced, CA MSA									
VERY LOW INCOME	24500	28000	31500	34950	37750	40550	43350	46150	
LOW INCOME	39150	44700	50300	55900	60350	64850	69300	73800	
MODERATE INCOME	44650	50200	55800	61400	65850	70350	74800	79300	
MOD. INC-GUAR. LOAN	63500	72550	81650	90700	97950	105200	112450	119700	
Modesto, CA MSA									
VERY LOW INCOME	24500	28000	31500	34950	37750	40550	43350	46150	
LOW INCOME	39150	44700	50300	55900	60350	64850	69300	73800	
MODERATE INCOME	44650	50200	55800	61400	65850	70350	74800	79300	
MOD. INC-GUAR. LOAN	63500	72550	81650	90700	97950	105200	112450	119700	
Napa, CA MSA									
VERY LOW INCOME	37950	43350	48750	54150	58500	62850	67150	71500	
LOW INCOME	61400	70150	78950	87700	94700	101750	108750	115750	
MODERATE INCOME	66900	75650	84450	93200	100200	107250	114250	121250	
MOD. INC-GUAR. LOAN	88250	100850	113450	126050	136150	146200	156300	166400	
Oxnard-Thousand Oaks-Ventura, CA MSA									
VERY LOW INCOME	39550	45200	50850	56450	61000	65500	70000	74550	
LOW INCOME	63400	72450	81500	90550	97800	105050	112300	119550	
MODERATE INCOME	68900	77950	87000	96050	103300	110550	117800	125050	
MOD. INC-GUAR. LOAN	91100	104100	117150	130150	140550	150950	161400	171800	
Redding, CA MSA									
VERY LOW INCOME	24500	28000	31500	34950	37750	40550	43350	46150	
LOW INCOME	39150	44700	50300	55900	60350	64850	69300	73800	
MODERATE INCOME	44650	50200	55800	61400	65850	70350	74800	79300	
MOD. INC-GUAR. LOAN	63500	72550	81650	90700	97950	105200	112450	119700	
Riverside-San Bernardino-Ontario, CA MSA									
VERY LOW INCOME	26400	30150	33900	37650	40700	43700	46700	49700	
LOW INCOME	42200	48200	54250	60250	65050	69900	74700	79550	
MODERATE INCOME	47700	53700	59750	65750	70550	75400	80200	85050	
MOD. INC-GUAR. LOAN	63500	72550	81650	90700	97950	105200	112450	119700	
Sacramento-Roseville-Arden-Arcade, CA MS									
Sacramento--Roseville--Arden-Arcade, CA HUD Metro FMR Area									
VERY LOW INCOME	30250	34550	38850	43150	46650	50100	53550	57000	
LOW INCOME	48350	55250	62150	69050	74550	80100	85600	91150	
MODERATE INCOME	53850	60750	67650	74550	80050	85600	91100	96650	

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES, 115150 123050 131000
FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG.
OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1

STATE:CALIFORNIA

		A D J U S T E D I N C O M E L I M I T S							
P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*	
Yolo, CA HUD Metro FMR Area									
VERY LOW INCOME	32400	37000	41650	46250	49950	53650	57350	61050	
LOW INCOME	51800	59200	66600	74000	79900	85850	91750	97700	
MODERATE INCOME	57300	64700	72100	79500	85400	91350	97250	103200	
MOD. INC-GUAR. LOAN	74500	85100	95750	106400	114900	123400	131950	140450	
Salinas, CA MSA									
VERY LOW INCOME	33950	38800	43650	48450	52350	56250	60100	64000	
LOW INCOME	54250	62000	69750	77500	83700	89900	96100	102300	
MODERATE INCOME	59750	67500	75250	83000	89200	95400	101600	107800	
MOD. INC-GUAR. LOAN	78000	89100	100250	111400	120300	129200	138150	147050	
San Diego-Carlsbad, CA MSA									
VERY LOW INCOME	40450	46200	52000	57750	62400	67000	71650	76250	
LOW INCOME	66450	75950	85450	94950	102550	110150	117750	125350	
MODERATE INCOME	71950	81450	90950	100450	108050	115650	123250	130850	
MOD. INC-GUAR. LOAN	95550	109200	122850	136500	147400	158350	169250	180200	
San Francisco-Oakland-Hayward, CA MSA									
Oakland-Fremont, CA HUD Metro FMR Area									
VERY LOW INCOME	45700	52200	58750	65250	70500	75700	80950	86150	
LOW INCOME	76000	86850	97700	108550	117250	125900	134600	143300	
MODERATE INCOME	81500	92350	103200	114050	122750	131400	140100	148800	
MOD. INC-GUAR. LOAN	109250	124850	140450	156050	168550	181000	193500	206000	
San Francisco, CA HUD Metro FMR Area									
VERY LOW INCOME	60900	69600	78300	87000	94000	100950	107900	114850	
LOW INCOME	109000	124550	140150	155700	168150	180600	193050	205500	
MODERATE INCOME	114500	130050	145650	161200	173650	186100	198550	211000	
MOD. INC-GUAR. LOAN	156650	179050	201400	223800	241700	259600	277500	295400	
San Jose-Sunnyvale-Santa Clara, CA MSA									
San Benito County, CA HUD Metro FMR Area									
VERY LOW INCOME	35700	40800	45900	51000	55100	59200	63250	67350	
LOW INCOME	57100	65300	73450	81600	88150	94650	101200	107700	
MODERATE INCOME	62600	70800	78950	87100	93650	100150	106700	113200	
MOD. INC-GUAR. LOAN	82100	93850	105550	117300	126700	136050	145450	154850	
San Jose-Sunnyvale-Santa Clara, CA HUD Metro FMR Area									
VERY LOW INCOME	55300	63200	71100	78950	85300	91600	97900	104250	
LOW INCOME	96950	110800	124650	138500	149600	160650	171750	182800	
MODERATE INCOME	102450	116300	130150	144000	155100	166150	177250	188300	
MOD. INC-GUAR. LOAN	139350	159300	179200	199100	215050	230950	246900	262800	

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES,
FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG.
OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1

STATE: CALIFORNIA

		A D J U S T E D I N C O M E L I M I T S							
P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*	
San Luis Obispo-Paso Robles-Arroyo Grande, CA MSA									
VERY LOW INCOME	33950	38800	43650	48500	52400	56300	60150	64050	
LOW INCOME	54300	62100	69850	77600	83800	90000	96200	102450	
MODERATE INCOME	59800	67600	75350	83100	89300	95500	101700	107950	
MOD. INC-GUAR. LOAN	78100	89250	100400	111550	120450	129400	138300	147250	
Santa Cruz-Watsonville, CA MSA									
VERY LOW INCOME	46350	53000	59600	66200	71500	76800	82100	87400	
LOW INCOME	82200	93950	105700	117450	126850	136250	145650	155050	
MODERATE INCOME	87700	99450	111200	122950	132350	141750	151150	160550	
MOD. INC-GUAR. LOAN	118200	135100	151950	168850	182350	195850	209350	222900	
Santa Maria-Santa Barbara, CA MSA									
VERY LOW INCOME	41650	47600	53550	59500	64300	69050	73800	78550	
LOW INCOME	75900	86700	97550	108400	117050	125750	134400	143100	
MODERATE INCOME	81400	92200	103050	113900	122550	131250	139900	148600	
MOD. INC-GUAR. LOAN	109100	124700	140250	155850	168300	180800	193250	205700	
Santa Rosa, CA MSA									
VERY LOW INCOME	39800	45450	51150	56800	61350	65900	70450	75000	
LOW INCOME	63650	72700	81800	90900	98150	105450	112700	120000	
MODERATE INCOME	69150	78200	87300	96400	103650	110950	118200	125500	
MOD. INC-GUAR. LOAN	91450	104500	117600	130650	141100	151550	162000	172450	
Stockton-Lodi, CA MSA									
VERY LOW INCOME	26250	30000	33750	37500	40500	43500	46500	49500	
LOW INCOME	42000	48000	54000	60000	64800	69600	74400	79200	
MODERATE INCOME	47500	53500	59500	65500	70300	75100	79900	84700	
MOD. INC-GUAR. LOAN	63500	72550	81650	90700	97950	105200	112450	119700	
Vallejo-Fairfield, CA MSA									
VERY LOW INCOME	32400	37000	41650	46250	49950	53650	57350	61050	
LOW INCOME	51800	59200	66600	74000	79900	85850	91750	97700	
MODERATE INCOME	57300	64700	72100	79500	85400	91350	97250	103200	
MOD. INC-GUAR. LOAN	74500	85100	95750	106400	114900	123400	131950	140450	
Visalia-Porterville, CA MSA									
VERY LOW INCOME	24500	28000	31500	34950	37750	40550	43350	46150	
LOW INCOME	39150	44700	50300	55900	60350	64850	69300	73800	
MODERATE INCOME	44650	50200	55800	61400	65850	70350	74800	79300	
MOD. INC-GUAR. LOAN	63500	72550	81650	90700	97950	105200	112450	119700	
Yuba City, CA MSA									
VERY LOW INCOME	24500	28000	31500	34950	37750	40550	43350	46150	
LOW INCOME	39150	44700	50300	55900	60350	64850	69300	73800	
MODERATE INCOME	44650	50200	55800	61400	65850	70350	74800	79300	
MOD. INC-GUAR. LOAN	63500	72550	81650	90700	97950	105200	112450	119700	

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES, FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG. OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1

STATE: CALIFORNIA

		A D J U S T E D I N C O M E L I M I T S							
P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*	
Alpine County, CA									
VERY LOW INCOME	30250	34600	38900	43200	46700	50150	53600	57050	
LOW INCOME	48350	55300	62200	69100	74650	80150	85700	91200	
MODERATE INCOME	53850	60800	67700	74600	80150	85650	91200	96700	
MOD. INC-GUAR. LOAN	69550	79500	89400	99350	107300	115250	123200	131150	
Amador County, CA									
VERY LOW INCOME	27550	31500	35450	39350	42500	45650	48800	51950	
LOW INCOME	44050	50350	56650	62950	68000	73000	78050	83100	
MODERATE INCOME	49550	55850	62150	68450	73500	78500	83550	88600	
MOD. INC-GUAR. LOAN	63500	72550	81650	90700	97950	105200	112450	119700	
Calaveras County, CA									
VERY LOW INCOME	28150	32200	36200	40200	43450	46650	49850	53100	
LOW INCOME	45000	51450	57850	64300	69450	74600	79750	84900	
MODERATE INCOME	50500	56950	63350	69800	74950	80100	85250	90400	
MOD. INC-GUAR. LOAN	64700	73950	83200	92450	99850	107250	114650	122050	
Colusa County, CA									
VERY LOW INCOME	24500	28000	31500	34950	37750	40550	43350	46150	
LOW INCOME	39150	44700	50300	55900	60350	64850	69300	73800	
MODERATE INCOME	44650	50200	55800	61400	65850	70350	74800	79300	
MOD. INC-GUAR. LOAN	63500	72550	81650	90700	97950	105200	112450	119700	
Del Norte County, CA									
VERY LOW INCOME	24500	28000	31500	34950	37750	40550	43350	46150	
LOW INCOME	39150	44700	50300	55900	60350	64850	69300	73800	
MODERATE INCOME	44650	50200	55800	61400	65850	70350	74800	79300	
MOD. INC-GUAR. LOAN	63500	72550	81650	90700	97950	105200	112450	119700	
Glenn County, CA									
VERY LOW INCOME	24500	28000	31500	34950	37750	40550	43350	46150	
LOW INCOME	39150	44700	50300	55900	60350	64850	69300	73800	
MODERATE INCOME	44650	50200	55800	61400	65850	70350	74800	79300	
MOD. INC-GUAR. LOAN	63500	72550	81650	90700	97950	105200	112450	119700	
Humboldt County, CA									
VERY LOW INCOME	24500	28000	31500	34950	37750	40550	43350	46150	
LOW INCOME	39150	44700	50300	55900	60350	64850	69300	73800	
MODERATE INCOME	44650	50200	55800	61400	65850	70350	74800	79300	
MOD. INC-GUAR. LOAN	63500	72550	81650	90700	97950	105200	112450	119700	
Inyo County, CA									
VERY LOW INCOME	26300	30050	33800	37550	40600	43600	46600	49600	
LOW INCOME	42050	48100	54100	60100	64900	69700	74500	79350	
MODERATE INCOME	47550	53600	59600	65600	70400	75200	80000	84850	
MOD. INC-GUAR. LOAN	63500	72550	81650	90700	97950	105200	112450	119700	

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES, FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG. OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1

STATE: CALIFORNIA

		A D J U S T E D I N C O M E L I M I T S							
P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*	
Lake County, CA									
VERY LOW INCOME	24500	28000	31500	34950	37750	40550	43350	46150	
LOW INCOME	39150	44700	50300	55900	60350	64850	69300	73800	
MODERATE INCOME	44650	50200	55800	61400	65850	70350	74800	79300	
MOD. INC-GUAR. LOAN	63500	72550	81650	90700	97950	105200	112450	119700	
Lassen County, CA									
VERY LOW INCOME	24750	28300	31850	35350	38200	41050	43850	46700	
LOW INCOME	39600	45250	50900	56550	61050	65600	70100	74650	
MODERATE INCOME	45100	50750	56400	62050	66550	71100	75600	80150	
MOD. INC-GUAR. LOAN	63500	72550	81650	90700	97950	105200	112450	119700	
Mariposa County, CA									
VERY LOW INCOME	24500	28000	31500	34950	37750	40550	43350	46150	
LOW INCOME	39150	44700	50300	55900	60350	64850	69300	73800	
MODERATE INCOME	44650	50200	55800	61400	65850	70350	74800	79300	
MOD. INC-GUAR. LOAN	63500	72550	81650	90700	97950	105200	112450	119700	
Mendocino County, CA									
VERY LOW INCOME	24500	28000	31500	34950	37750	40550	43350	46150	
LOW INCOME	39150	44700	50300	55900	60350	64850	69300	73800	
MODERATE INCOME	44650	50200	55800	61400	65850	70350	74800	79300	
MOD. INC-GUAR. LOAN	63500	72550	81650	90700	97950	105200	112450	119700	
Modoc County, CA									
VERY LOW INCOME	24500	28000	31500	34950	37750	40550	43350	46150	
LOW INCOME	39150	44700	50300	55900	60350	64850	69300	73800	
MODERATE INCOME	44650	50200	55800	61400	65850	70350	74800	79300	
MOD. INC-GUAR. LOAN	63500	72550	81650	90700	97950	105200	112450	119700	
Mono County, CA									
VERY LOW INCOME	28450	32500	36550	40600	43850	47100	50350	53600	
LOW INCOME	45450	51950	58450	64950	70150	75350	80550	85750	
MODERATE INCOME	50950	57450	63950	70450	75650	80850	86050	91250	
MOD. INC-GUAR. LOAN	65350	74700	84000	93350	100800	108300	115750	123200	
Nevada County, CA									
VERY LOW INCOME	30100	34400	38700	43000	46450	49900	53350	56800	
LOW INCOME	48150	55050	61900	68800	74300	79800	85300	90800	
MODERATE INCOME	53650	60550	67400	74300	79800	85300	90800	96300	
MOD. INC-GUAR. LOAN	69250	79100	89000	98900	106800	114700	122650	130550	
Plumas County, CA									
VERY LOW INCOME	25300	28900	32500	36100	39000	41900	44800	47700	
LOW INCOME	40450	46200	52000	57750	62350	67000	71600	76250	
MODERATE INCOME	45950	51700	57500	63250	67850	72500	77100	81750	
MOD. INC-GUAR. LOAN	63500	72550	81650	90700	97950	105200	112450	119700	

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES, FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG. OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1

STATE:CALIFORNIA

		----- A D J U S T E D I N C O M E L I M I T S -----							
P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*	
Sierra County, CA									
VERY LOW INCOME	28200	32200	36250	40250	43500	46700	49950	53150	
LOW INCOME	45100	51500	57950	64400	69550	74700	79850	85000	
MODERATE INCOME	50600	57000	63450	69900	75050	80200	85350	90500	
MOD. INC-GUAR. LOAN	64800	74100	83350	92600	100000	107400	114800	122250	
Siskiyou County, CA									
VERY LOW INCOME	24500	28000	31500	34950	37750	40550	43350	46150	
LOW INCOME	39150	44700	50300	55900	60350	64850	69300	73800	
MODERATE INCOME	44650	50200	55800	61400	65850	70350	74800	79300	
MOD. INC-GUAR. LOAN	63500	72550	81650	90700	97950	105200	112450	119700	
Tehama County, CA									
VERY LOW INCOME	24500	28000	31500	34950	37750	40550	43350	46150	
LOW INCOME	39150	44700	50300	55900	60350	64850	69300	73800	
MODERATE INCOME	44650	50200	55800	61400	65850	70350	74800	79300	
MOD. INC-GUAR. LOAN	63500	72550	81650	90700	97950	105200	112450	119700	
Trinity County, CA									
VERY LOW INCOME	24500	28000	31500	34950	37750	40550	43350	46150	
LOW INCOME	39150	44700	50300	55900	60350	64850	69300	73800	
MODERATE INCOME	44650	50200	55800	61400	65850	70350	74800	79300	
MOD. INC-GUAR. LOAN	63500	72550	81650	90700	97950	105200	112450	119700	
Tuolumne County, CA									
VERY LOW INCOME	24850	28400	31950	35450	38300	41150	44000	46800	
LOW INCOME	39700	45350	51050	56700	61250	65750	70300	74850	
MODERATE INCOME	45200	50850	56550	62200	66750	71250	75800	80350	
MOD. INC-GUAR. LOAN	63500	72550	81650	90700	97950	105200	112450	119700	

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES,
FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG.
OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1

STATE:COLORADO

		A D J U S T E D I N C O M E L I M I T S							
P R O G R A M		1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Boulder, CO MSA									
	VERY LOW INCOME	40300	46050	51800	57550	62200	66800	71400	76000
	LOW INCOME	56050	64100	72100	80100	86500	92900	99300	105750
	MODERATE INCOME	61550	69600	77600	85600	92000	98400	104800	111250
	MOD. INC-GUAR. LOAN	80600	92100	103650	115150	124350	133550	142800	152000
Colorado Springs, CO MSA									
Colorado Springs, CO HUD Metro FMR Area									
	VERY LOW INCOME	28600	32650	36750	40800	44100	47350	50600	53900
	LOW INCOME	45700	52250	58750	65300	70500	75750	80950	86200
	MODERATE INCOME	51200	57750	64250	70800	76000	81250	86450	91700
	MOD. INC-GUAR. LOAN	65700	75100	84450	93850	101350	108850	116350	123900
Teller County, CO HUD Metro FMR Area									
	VERY LOW INCOME	28650	32750	36850	40900	44200	47450	50750	54000
	LOW INCOME	45800	52350	58900	65450	70700	75900	81150	86400
	MODERATE INCOME	51300	57850	64400	70950	76200	81400	86650	91900
	MOD. INC-GUAR. LOAN	65850	75300	84700	94100	101650	109150	116700	124200
Denver-Aurora, CO MSA									
Elbert County, CO SEA									
	VERY LOW INCOME	35000	40000	45000	50000	54000	58000	62000	66000
	LOW INCOME	54950	62800	70650	78500	84800	91050	97350	103600
	MODERATE INCOME	60450	68300	76150	84000	90300	96550	102850	109100
	MOD. INC-GUAR. LOAN	79000	90300	101550	112850	121900	130900	139950	148950
Gilpin County, CO SEA									
	VERY LOW INCOME	35000	40000	45000	50000	54000	58000	62000	66000
	LOW INCOME	54950	62800	70650	78500	84800	91050	97350	103600
	MODERATE INCOME	60450	68300	76150	84000	90300	96550	102850	109100
	MOD. INC-GUAR. LOAN	79000	90300	101550	112850	121900	130900	139950	148950
Denver-Aurora-Lakewood, CO MSA									
Denver-Aurora-Lakewood, CO MSA									
	VERY LOW INCOME	35000	40000	45000	50000	54000	58000	62000	66000
	LOW INCOME	54950	62800	70650	78500	84800	91050	97350	103600
	MODERATE INCOME	60450	68300	76150	84000	90300	96550	102850	109100
	MOD. INC-GUAR. LOAN	79000	90300	101550	112850	121900	130900	139950	148950
Fort Collins, CO MSA									
	VERY LOW INCOME	32950	37650	42350	47050	50850	54600	58350	62150
	LOW INCOME	52700	60250	67750	75300	81300	87350	93350	99400
	MODERATE INCOME	58200	65750	73250	80800	86800	92850	98850	104900
	MOD. INC-GUAR. LOAN	75800	86600	97450	108250	116900	125550	134250	142900

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES, FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG. OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1

STATE:COLORADO

		A D J U S T E D I N C O M E L I M I T S							
P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*	
Grand Junction, CO MSA									
VERY LOW INCOME	24850	28400	31950	35500	38350	41200	44050	46900	
LOW INCOME	39750	45450	51100	56800	61350	65900	70450	75000	
MODERATE INCOME	45250	50950	56600	62300	66850	71400	75950	80500	
MOD. INC-GUAR. LOAN	64900	74150	83450	92700	100100	107550	114950	122350	
Greeley, CO MSA									
VERY LOW INCOME	29550	33750	37950	42150	45550	48900	52300	55650	
LOW INCOME	47200	53950	60700	67450	72850	78250	83650	89050	
MODERATE INCOME	52700	59450	66200	72950	78350	83750	89150	94550	
MOD. INC-GUAR. LOAN	67850	77550	87250	96950	104700	112450	120200	127950	
Pueblo, CO MSA									
VERY LOW INCOME	24850	28400	31950	35500	38350	41200	44050	46900	
LOW INCOME	39750	45450	51100	56800	61350	65900	70450	75000	
MODERATE INCOME	45250	50950	56600	62300	66850	71400	75950	80500	
MOD. INC-GUAR. LOAN	64900	74150	83450	92700	100100	107550	114950	122350	
Alamosa County, CO									
VERY LOW INCOME	24850	28400	31950	35500	38350	41200	44050	46900	
LOW INCOME	39750	45450	51100	56800	61350	65900	70450	75000	
MODERATE INCOME	45250	50950	56600	62300	66850	71400	75950	80500	
MOD. INC-GUAR. LOAN	64900	74150	83450	92700	100100	107550	114950	122350	
Archuleta County, CO									
VERY LOW INCOME	24850	28400	31950	35500	38350	41200	44050	46900	
LOW INCOME	39750	45450	51100	56800	61350	65900	70450	75000	
MODERATE INCOME	45250	50950	56600	62300	66850	71400	75950	80500	
MOD. INC-GUAR. LOAN	64900	74150	83450	92700	100100	107550	114950	122350	
Baca County, CO									
VERY LOW INCOME	24850	28400	31950	35500	38350	41200	44050	46900	
LOW INCOME	39750	45450	51100	56800	61350	65900	70450	75000	
MODERATE INCOME	45250	50950	56600	62300	66850	71400	75950	80500	
MOD. INC-GUAR. LOAN	64900	74150	83450	92700	100100	107550	114950	122350	
Bent County, CO									
VERY LOW INCOME	24850	28400	31950	35500	38350	41200	44050	46900	
LOW INCOME	39750	45450	51100	56800	61350	65900	70450	75000	
MODERATE INCOME	45250	50950	56600	62300	66850	71400	75950	80500	
MOD. INC-GUAR. LOAN	64900	74150	83450	92700	100100	107550	114950	122350	
Chaffee County, CO									
VERY LOW INCOME	25000	28550	32100	35650	38550	41400	44250	47100	
LOW INCOME	39950	45650	51350	57050	61600	66200	70750	75300	
MODERATE INCOME	45450	51150	56850	62550	67100	71700	76250	80800	
MOD. INC-GUAR. LOAN	64900	74150	83450	92700	100100	107550	114950	122350	

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES, FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG. OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1

STATE:COLORADO

P R O G R A M	A D J U S T E D I N C O M E L I M I T S								
	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*	
Cheyenne County, CO									
VERY LOW INCOME	25500	29150	32800	36400	39350	42250	45150	48050	
LOW INCOME	40800	46600	52450	58250	62900	67550	72250	76900	
MODERATE INCOME	46300	52100	57950	63750	68400	73050	77750	82400	
MOD. INC-GUAR. LOAN	64900	74150	83450	92700	100100	107550	114950	122350	
Cljos County, CO									
VERY LOW INCOME	24850	28400	31950	35500	38350	41200	44050	46900	
LOW INCOME	39750	45450	51100	56800	61350	65900	70450	75000	
MODERATE INCOME	45250	50950	56600	62300	66850	71400	75950	80500	
MOD. INC-GUAR. LOAN	64900	74150	83450	92700	100100	107550	114950	122350	
Costilla County, CO									
VERY LOW INCOME	24850	28400	31950	35500	38350	41200	44050	46900	
LOW INCOME	39750	45450	51100	56800	61350	65900	70450	75000	
MODERATE INCOME	45250	50950	56600	62300	66850	71400	75950	80500	
MOD. INC-GUAR. LOAN	64900	74150	83450	92700	100100	107550	114950	122350	
Crowley County, CO									
VERY LOW INCOME	24850	28400	31950	35500	38350	41200	44050	46900	
LOW INCOME	39750	45450	51100	56800	61350	65900	70450	75000	
MODERATE INCOME	45250	50950	56600	62300	66850	71400	75950	80500	
MOD. INC-GUAR. LOAN	64900	74150	83450	92700	100100	107550	114950	122350	
Custer County, CO									
VERY LOW INCOME	24850	28400	31950	35500	38350	41200	44050	46900	
LOW INCOME	39750	45450	51100	56800	61350	65900	70450	75000	
MODERATE INCOME	45250	50950	56600	62300	66850	71400	75950	80500	
MOD. INC-GUAR. LOAN	64900	74150	83450	92700	100100	107550	114950	122350	
Delta County, CO									
VERY LOW INCOME	24850	28400	31950	35500	38350	41200	44050	46900	
LOW INCOME	39750	45450	51100	56800	61350	65900	70450	75000	
MODERATE INCOME	45250	50950	56600	62300	66850	71400	75950	80500	
MOD. INC-GUAR. LOAN	64900	74150	83450	92700	100100	107550	114950	122350	
Dolores County, CO									
VERY LOW INCOME	24850	28400	31950	35500	38350	41200	44050	46900	
LOW INCOME	39750	45450	51100	56800	61350	65900	70450	75000	
MODERATE INCOME	45250	50950	56600	62300	66850	71400	75950	80500	
MOD. INC-GUAR. LOAN	64900	74150	83450	92700	100100	107550	114950	122350	
Eagle County, CO									
VERY LOW INCOME	35000	40000	45000	49950	53950	57950	61950	65950	
LOW INCOME	54950	62800	70650	78500	84800	91050	97350	103600	
MODERATE INCOME	60450	68300	76150	84000	90300	96550	102850	109100	
MOD. INC-GUAR. LOAN	79000	90300	101550	112850	121900	130900	139950	148950	

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES, FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG. OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1

STATE:COLORADO

----- A D J U S T E D I N C O M E L I M I T S -----

P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Fremont County, CO								
VERY LOW INCOME	24850	28400	31950	35500	38350	41200	44050	46900
LOW INCOME	39750	45450	51100	56800	61350	65900	70450	75000
MODERATE INCOME	45250	50950	56600	62300	66850	71400	75950	80500
MOD. INC-GUAR. LOAN	64900	74150	83450	92700	100100	107550	114950	122350
Garfield County, CO								
VERY LOW INCOME	29600	33800	38050	42250	45650	49050	52400	55800
LOW INCOME	47300	54100	60850	67600	73000	78400	83800	89250
MODERATE INCOME	52800	59600	66350	73100	78500	83900	89300	94750
MOD. INC-GUAR. LOAN	68050	77750	87500	97200	105000	112750	120550	128300
Grand County, CO								
VERY LOW INCOME	27600	31550	35500	39400	42600	45750	48900	52050
LOW INCOME	44150	50450	56750	63050	68100	73150	78200	83250
MODERATE INCOME	49650	55950	62250	68550	73600	78650	83700	88750
MOD. INC-GUAR. LOAN	64900	74150	83450	92700	100100	107550	114950	122350
Gunnison County, CO								
VERY LOW INCOME	26400	30200	33950	37700	40750	43750	46750	49800
LOW INCOME	42200	48250	54250	60300	65100	69950	74750	79600
MODERATE INCOME	47700	53750	59750	65800	70600	75450	80250	85100
MOD. INC-GUAR. LOAN	64900	74150	83450	92700	100100	107550	114950	122350
Hinsdale County, CO								
VERY LOW INCOME	27300	31200	35100	39000	42150	45250	48400	51500
LOW INCOME	43700	49900	56150	62400	67400	72400	77400	82350
MODERATE INCOME	49200	55400	61650	67900	72900	77900	82900	87850
MOD. INC-GUAR. LOAN	64900	74150	83450	92700	100100	107550	114950	122350
Huerfano County, CO								
VERY LOW INCOME	24850	28400	31950	35500	38350	41200	44050	46900
LOW INCOME	39750	45450	51100	56800	61350	65900	70450	75000
MODERATE INCOME	45250	50950	56600	62300	66850	71400	75950	80500
MOD. INC-GUAR. LOAN	64900	74150	83450	92700	100100	107550	114950	122350
Jackson County, CO								
VERY LOW INCOME	24850	28400	31950	35500	38350	41200	44050	46900
LOW INCOME	39750	45450	51100	56800	61350	65900	70450	75000
MODERATE INCOME	45250	50950	56600	62300	66850	71400	75950	80500
MOD. INC-GUAR. LOAN	64900	74150	83450	92700	100100	107550	114950	122350
Kiowa County, CO								
VERY LOW INCOME	24850	28400	31950	35500	38350	41200	44050	46900
LOW INCOME	39750	45450	51100	56800	61350	65900	70450	75000
MODERATE INCOME	45250	50950	56600	62300	66850	71400	75950	80500
MOD. INC-GUAR. LOAN	64900	74150	83450	92700	100100	107550	114950	122350

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES, FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG. OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1

STATE:COLORADO

		A D J U S T E D I N C O M E L I M I T S							
P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*	
Kit Carson County, CO									
VERY LOW INCOME	24850	28400	31950	35500	38350	41200	44050	46900	
LOW INCOME	39750	45450	51100	56800	61350	65900	70450	75000	
MODERATE INCOME	45250	50950	56600	62300	66850	71400	75950	80500	
MOD. INC-GUAR. LOAN	64900	74150	83450	92700	100100	107550	114950	122350	
La Plata County, CO									
VERY LOW INCOME	29300	33450	37650	41800	45150	48500	51850	55200	
LOW INCOME	46850	53500	60200	66900	72250	77600	82950	88300	
MODERATE INCOME	52350	59000	65700	72400	77750	83100	88450	93800	
MOD. INC-GUAR. LOAN	67300	76900	86550	96150	103850	111550	119250	126900	
Lake County, CO									
VERY LOW INCOME	24850	28400	31950	35500	38350	41200	44050	46900	
LOW INCOME	39750	45450	51100	56800	61350	65900	70450	75000	
MODERATE INCOME	45250	50950	56600	62300	66850	71400	75950	80500	
MOD. INC-GUAR. LOAN	64900	74150	83450	92700	100100	107550	114950	122350	
Las Animas County, CO									
VERY LOW INCOME	24850	28400	31950	35500	38350	41200	44050	46900	
LOW INCOME	39750	45450	51100	56800	61350	65900	70450	75000	
MODERATE INCOME	45250	50950	56600	62300	66850	71400	75950	80500	
MOD. INC-GUAR. LOAN	64900	74150	83450	92700	100100	107550	114950	122350	
Lincoln County, CO									
VERY LOW INCOME	24850	28400	31950	35500	38350	41200	44050	46900	
LOW INCOME	39750	45450	51100	56800	61350	65900	70450	75000	
MODERATE INCOME	45250	50950	56600	62300	66850	71400	75950	80500	
MOD. INC-GUAR. LOAN	64900	74150	83450	92700	100100	107550	114950	122350	
Logan County, CO									
VERY LOW INCOME	24850	28400	31950	35500	38350	41200	44050	46900	
LOW INCOME	39750	45450	51100	56800	61350	65900	70450	75000	
MODERATE INCOME	45250	50950	56600	62300	66850	71400	75950	80500	
MOD. INC-GUAR. LOAN	64900	74150	83450	92700	100100	107550	114950	122350	
Mineral County, CO									
VERY LOW INCOME	26450	30200	34000	37750	40800	43800	46850	49850	
LOW INCOME	42300	48300	54350	60400	65250	70050	74900	79750	
MODERATE INCOME	47800	53800	59850	65900	70750	75550	80400	85250	
MOD. INC-GUAR. LOAN	64900	74150	83450	92700	100100	107550	114950	122350	
Moffat County, CO									
VERY LOW INCOME	25750	29400	33100	36750	39700	42650	45600	48550	
LOW INCOME	41150	47050	52900	58800	63500	68200	72900	77600	
MODERATE INCOME	46650	52550	58400	64300	69000	73700	78400	83100	
MOD. INC-GUAR. LOAN	64900	74150	83450	92700	100100	107550	114950	122350	

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES, FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG. OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1

STATE: COLORADO

		A D J U S T E D I N C O M E L I M I T S							
P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*	
Montezuma County, CO									
VERY LOW INCOME	24850	28400	31950	35500	38350	41200	44050	46900	
LOW INCOME	39750	45450	51100	56800	61350	65900	70450	75000	
MODERATE INCOME	45250	50950	56600	62300	66850	71400	75950	80500	
MOD. INC-GUAR. LOAN	64900	74150	83450	92700	100100	107550	114950	122350	
Montrose County, CO									
VERY LOW INCOME	24850	28400	31950	35500	38350	41200	44050	46900	
LOW INCOME	39750	45450	51100	56800	61350	65900	70450	75000	
MODERATE INCOME	45250	50950	56600	62300	66850	71400	75950	80500	
MOD. INC-GUAR. LOAN	64900	74150	83450	92700	100100	107550	114950	122350	
Morgan County, CO									
VERY LOW INCOME	24850	28400	31950	35500	38350	41200	44050	46900	
LOW INCOME	39750	45450	51100	56800	61350	65900	70450	75000	
MODERATE INCOME	45250	50950	56600	62300	66850	71400	75950	80500	
MOD. INC-GUAR. LOAN	64900	74150	83450	92700	100100	107550	114950	122350	
Otero County, CO									
VERY LOW INCOME	24850	28400	31950	35500	38350	41200	44050	46900	
LOW INCOME	39750	45450	51100	56800	61350	65900	70450	75000	
MODERATE INCOME	45250	50950	56600	62300	66850	71400	75950	80500	
MOD. INC-GUAR. LOAN	64900	74150	83450	92700	100100	107550	114950	122350	
Ouray County, CO									
VERY LOW INCOME	27800	31750	35700	39650	42850	46000	49200	52350	
LOW INCOME	44400	50750	57100	63450	68550	73600	78700	83750	
MODERATE INCOME	49900	56250	62600	68950	74050	79100	84200	89250	
MOD. INC-GUAR. LOAN	64900	74150	83450	92700	100100	107550	114950	122350	
Phillips County, CO									
VERY LOW INCOME	24850	28400	31950	35500	38350	41200	44050	46900	
LOW INCOME	39750	45450	51100	56800	61350	65900	70450	75000	
MODERATE INCOME	45250	50950	56600	62300	66850	71400	75950	80500	
MOD. INC-GUAR. LOAN	64900	74150	83450	92700	100100	107550	114950	122350	
Pitkin County, CO									
VERY LOW INCOME	38700	44200	49750	55250	59700	64100	68550	72950	
LOW INCOME	56650	64750	72850	80950	87450	93900	100400	106850	
MODERATE INCOME	62150	70250	78350	86450	92950	99400	105900	112350	
MOD. INC-GUAR. LOAN	81450	93100	104700	116350	125650	134950	144250	153600	
Prowers County, CO									
VERY LOW INCOME	24850	28400	31950	35500	38350	41200	44050	46900	
LOW INCOME	39750	45450	51100	56800	61350	65900	70450	75000	
MODERATE INCOME	45250	50950	56600	62300	66850	71400	75950	80500	
MOD. INC-GUAR. LOAN	64900	74150	83450	92700	100100	107550	114950	122350	

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES, FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG. OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1

STATE:COLORADO

		A D J U S T E D I N C O M E L I M I T S							
P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*	
Rio Blanco County, CO									
VERY LOW INCOME	29200	33400	37550	41700	45050	48400	51750	55050	
LOW INCOME	46700	53350	60050	66700	72050	77350	82700	88050	
MODERATE INCOME	52200	58850	65550	72200	77550	82850	88200	93550	
MOD. INC-GUAR. LOAN	67150	76700	86300	95900	103550	111250	118900	126600	
Rio Grande County, CO									
VERY LOW INCOME	24850	28400	31950	35500	38350	41200	44050	46900	
LOW INCOME	39750	45450	51100	56800	61350	65900	70450	75000	
MODERATE INCOME	45250	50950	56600	62300	66850	71400	75950	80500	
MOD. INC-GUAR. LOAN	64900	74150	83450	92700	100100	107550	114950	122350	
Routt County, CO									
VERY LOW INCOME	30550	34900	39250	43600	47100	50600	54100	57600	
LOW INCOME	48850	55800	62800	69750	75350	80900	86500	92050	
MODERATE INCOME	54350	61300	68300	75250	80850	86400	92000	97550	
MOD. INC-GUAR. LOAN	70200	80200	90250	100250	108250	116300	124300	132350	
Saguache County, CO									
VERY LOW INCOME	24850	28400	31950	35500	38350	41200	44050	46900	
LOW INCOME	39750	45450	51100	56800	61350	65900	70450	75000	
MODERATE INCOME	45250	50950	56600	62300	66850	71400	75950	80500	
MOD. INC-GUAR. LOAN	64900	74150	83450	92700	100100	107550	114950	122350	
San Juan County, CO									
VERY LOW INCOME	24900	28450	32000	35550	38400	41250	44100	46950	
LOW INCOME	39850	45500	51200	56900	61450	66000	70550	75100	
MODERATE INCOME	45350	51000	56700	62400	66950	71500	76050	80600	
MOD. INC-GUAR. LOAN	64900	74150	83450	92700	100100	107550	114950	122350	
San Miguel County, CO									
VERY LOW INCOME	30800	35200	39600	43950	47500	51000	54500	58050	
LOW INCOME	49200	56250	63250	70300	75900	81550	87150	92800	
MODERATE INCOME	54700	61750	68750	75800	81400	87050	92650	98300	
MOD. INC-GUAR. LOAN	70750	80850	90950	101050	109150	117200	125300	133400	
Sedgwick County, CO									
VERY LOW INCOME	24850	28400	31950	35500	38350	41200	44050	46900	
LOW INCOME	39750	45450	51100	56800	61350	65900	70450	75000	
MODERATE INCOME	45250	50950	56600	62300	66850	71400	75950	80500	
MOD. INC-GUAR. LOAN	64900	74150	83450	92700	100100	107550	114950	122350	
Summit County, CO									
VERY LOW INCOME	33600	38400	43200	47950	51800	55650	59500	63300	
LOW INCOME	53700	61350	69050	76700	82850	88950	95100	101250	
MODERATE INCOME	59200	66850	74550	82200	88350	94450	100600	106750	
MOD. INC-GUAR. LOAN	77200	88200	99250	110250	119050	127900	136700	145550	

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES, FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

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MFH Direct/Guaranteed & Payment Assistance Method 1

STATE:COLORADO

----- A D J U S T E D I N C O M E L I M I T S -----

P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Washington County, CO								
VERY LOW INCOME	24850	28400	31950	35500	38350	41200	44050	46900
LOW INCOME	39750	45450	51100	56800	61350	65900	70450	75000
MODERATE INCOME	45250	50950	56600	62300	66850	71400	75950	80500
MOD. INC-GUAR. LOAN	64900	74150	83450	92700	100100	107550	114950	122350
Yuma County, CO								
VERY LOW INCOME	24850	28400	31950	35500	38350	41200	44050	46900
LOW INCOME	39750	45450	51100	56800	61350	65900	70450	75000
MODERATE INCOME	45250	50950	56600	62300	66850	71400	75950	80500
MOD. INC-GUAR. LOAN	64900	74150	83450	92700	100100	107550	114950	122350

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES, FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG. OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1

STATE:CONNECTICUT

		A D J U S T E D I N C O M E L I M I T S							
P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*	
Bridgeport-Stamford-Norwalk, CT MSA									
Bridgeport, CT HUD Metro FMR Area									
VERY LOW INCOME	35950	41050	46200	51300	55450	59550	63650	67750	
LOW INCOME	54950	62800	70650	78500	84800	91050	97350	103600	
MODERATE INCOME	60450	68300	76150	84000	90300	96550	102850	109100	
MOD. INC-GUAR. LOAN	81400	93050	104650	116300	125600	134900	144200	153500	
Danbury, CT HUD Metro FMR Area									
VERY LOW INCOME	42700	48800	54900	61000	65900	70800	75650	80550	
LOW INCOME	57950	66250	74500	82800	89400	96050	102650	109300	
MODERATE INCOME	63450	71750	80000	88300	94900	101550	108150	114800	
MOD. INC-GUAR. LOAN	83350	95250	107150	119050	128550	138100	147600	157150	
Stamford-Norwalk, CT HUD Metro FMR Area									
VERY LOW INCOME	50550	57750	64950	72150	77950	83700	89500	95250	
LOW INCOME	67850	77550	87250	96950	104700	112450	120200	127950	
MODERATE INCOME	73350	83050	92750	102450	110200	117950	125700	133450	
MOD. INC-GUAR. LOAN	97550	111500	125400	139350	150500	161650	172800	183950	
Hartford-West Hartford-East Hartford, CT									
Hartford-West Hartford-East Hartford, CT HUD Metro FMR Area									
VERY LOW INCOME	35950	41050	46200	51300	55450	59550	63650	67750	
LOW INCOME	54950	62800	70650	78500	84800	91050	97350	103600	
MODERATE INCOME	60450	68300	76150	84000	90300	96550	102850	109100	
MOD. INC-GUAR. LOAN	81400	93050	104650	116300	125600	134900	144200	153500	
North Middlesex County, CT SEA									
VERY LOW INCOME	35950	41050	46200	51300	55450	59550	63650	67750	
LOW INCOME	54950	62800	70650	78500	84800	91050	97350	103600	
MODERATE INCOME	60450	68300	76150	84000	90300	96550	102850	109100	
MOD. INC-GUAR. LOAN	81400	93050	104650	116300	125600	134900	144200	153500	
Southern Middlesex County, CT HUD Metro FMR Area									
VERY LOW INCOME	39200	44800	50400	56000	60500	65000	69450	73950	
LOW INCOME	54950	62800	70650	78500	84800	91050	97350	103600	
MODERATE INCOME	60450	68300	76150	84000	90300	96550	102850	109100	
MOD. INC-GUAR. LOAN	81400	93050	104650	116300	125600	134900	144200	153500	
New Haven-Milford, CT MSA									
Milford-Ansonia-Seymour, CT HUD Metro FMR Area									
VERY LOW INCOME	37900	43300	48700	54100	58450	62800	67100	71450	
LOW INCOME	54950	62800	70650	78500	84800	91050	97350	103600	
MODERATE INCOME	60450	68300	76150	84000	90300	96550	102850	109100	
MOD. INC-GUAR. LOAN	81400	93050	104650	116300	125600	134900	144200	153500	

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES, FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

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MFH Direct/Guaranteed & Payment Assistance Method 1

STATE:CONNECTICUT

P R O G R A M	A D J U S T E D I N C O M E L I M I T S							
	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
New Haven-Meriden, CT HUD Metro FMR Area								
VERY LOW INCOME	35950	41050	46200	51300	55450	59550	63650	67750
LOW INCOME	54950	62800	70650	78500	84800	91050	97350	103600
MODERATE INCOME	60450	68300	76150	84000	90300	96550	102850	109100
MOD. INC-GUAR. LOAN	81400	93050	104650	116300	125600	134900	144200	153500
Waterbury, CT HUD Metro FMR Area								
VERY LOW INCOME	35950	41050	46200	51300	55450	59550	63650	67750
LOW INCOME	54950	62800	70650	78500	84800	91050	97350	103600
MODERATE INCOME	60450	68300	76150	84000	90300	96550	102850	109100
MOD. INC-GUAR. LOAN	81400	93050	104650	116300	125600	134900	144200	153500
Norwich-New London, CT MSA								
Colchester-Lebanon, CT HUD Metro FMR Area								
VERY LOW INCOME	40250	46000	51750	57500	62100	66700	71300	75900
LOW INCOME	54950	62800	70650	78500	84800	91050	97350	103600
MODERATE INCOME	60450	68300	76150	84000	90300	96550	102850	109100
MOD. INC-GUAR. LOAN	81400	93050	104650	116300	125600	134900	144200	153500
Norwich-New London, CT HUD Metro FMR Area								
VERY LOW INCOME	35950	41050	46200	51300	55450	59550	63650	67750
LOW INCOME	54950	62800	70650	78500	84800	91050	97350	103600
MODERATE INCOME	60450	68300	76150	84000	90300	96550	102850	109100
MOD. INC-GUAR. LOAN	81400	93050	104650	116300	125600	134900	144200	153500
Worcester, MA-CT								
Windham County, CT HUD Metro FMR Area								
VERY LOW INCOME	35950	41050	46200	51300	55450	59550	63650	67750
LOW INCOME	54950	62800	70650	78500	84800	91050	97350	103600
MODERATE INCOME	60450	68300	76150	84000	90300	96550	102850	109100
MOD. INC-GUAR. LOAN	81400	93050	104650	116300	125600	134900	144200	153500
Litchfield County, CT								
Litchfield County, CT								
VERY LOW INCOME	35950	41050	46200	51300	55450	59550	63650	67750
LOW INCOME	54950	62800	70650	78500	84800	91050	97350	103600
MODERATE INCOME	60450	68300	76150	84000	90300	96550	102850	109100
MOD. INC-GUAR. LOAN	81400	93050	104650	116300	125600	134900	144200	153500
New Milford, CT SEA								
VERY LOW INCOME	35950	41050	46200	51300	55450	59550	63650	67750
LOW INCOME	54950	62800	70650	78500	84800	91050	97350	103600
MODERATE INCOME	60450	68300	76150	84000	90300	96550	102850	109100
MOD. INC-GUAR. LOAN	81400	93050	104650	116300	125600	134900	144200	153500

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES, FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG. OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1

STATE:DELAWARE

		----- A D J U S T E D I N C O M E L I M I T S -----							
P R O G R A M		1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Dover, DE MSA									
	VERY LOW INCOME	24650	28200	31700	35200	38050	40850	43650	46500
	LOW INCOME	39400	45050	50650	56300	60800	65300	69800	74300
	MODERATE INCOME	44900	50550	56150	61800	66300	70800	75300	79800
	MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD MSA									
	VERY LOW INCOME	33850	38650	43500	48300	52200	56050	59900	63800
	LOW INCOME	54100	61850	69550	77300	83500	89650	95850	102050
	MODERATE INCOME	59600	67350	75050	82800	89000	95150	101350	107550
	MOD. INC-GUAR. LOAN	77750	88900	100000	111100	120000	128900	137750	146650
Salisbury, MD-DE MSA									
Sussex County, DE HUD Metro FMR Area									
	VERY LOW INCOME	26600	30400	34200	37950	41000	44050	47100	50100
	LOW INCOME	42500	48550	54650	60700	65550	70400	75250	80100
	MODERATE INCOME	48000	54050	60150	66200	71050	75900	80750	85600
	MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES,
FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG.
OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1

STATE:DISTRICT OF COLUMBIA

----- A D J U S T E D I N C O M E L I M I T S -----

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Washington-Arlington-Alexandria, DC-VA-M								
Washington-Arlington-Alexandria, DC-VA-MD HUD Metro FMR Area								
VERY LOW INCOME	44100	50400	56700	63000	68050	73100	78150	83200
LOW INCOME	55700	63700	71650	79600	85950	92350	98700	105050
MODERATE INCOME	61200	69200	77150	85100	91450	97850	104200	110550
MOD. INC-GUAR. LOAN	80100	91550	103000	114450	123600	132750	141900	151050

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES, FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG. OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1

STATE:FLORIDA

P R O G R A M	A D J U S T E D I N C O M E L I M I T S							
	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Cape Coral-Fort Myers, FL MSA								
VERY LOW INCOME	24150	27600	31050	34450	37250	40000	42750	45500
LOW INCOME	38550	44100	49600	55100	59500	63900	68300	72750
MODERATE INCOME	44050	49600	55100	60600	65000	69400	73800	78250
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Crestview-Fort Walton Beach-Destin, FL M								
Crestview-Fort Walton Beach-Destin, FL HUD Metro FMR Area								
VERY LOW INCOME	27300	31200	35100	38950	42100	45200	48300	51450
LOW INCOME	43600	49850	56050	62300	67300	72250	77250	82250
MODERATE INCOME	49100	55350	61550	67800	72800	77750	82750	87750
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Walton County, FL HUD Metro FMR Area								
VERY LOW INCOME	23250	26600	29900	33200	35900	38550	41200	43850
LOW INCOME	37150	42500	47800	53100	57350	61600	65850	70100
MODERATE INCOME	42650	48000	53300	58600	62850	67100	71350	75600
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Deltona-Daytona Beach-Ormond Beach, FL M								
Deltona-Daytona Beach-Ormond Beach, FL HUD Metro FMR Area								
VERY LOW INCOME	22750	26000	29250	32450	35050	37650	40250	42850
LOW INCOME	36350	41500	46700	51900	56050	60200	64350	68500
MODERATE INCOME	41850	47000	52200	57400	61550	65700	69850	74000
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Palm Coast, FL HUD Metro FMR Area								
VERY LOW INCOME	23000	26250	29550	32800	35450	38050	40700	43300
LOW INCOME	36750	42000	47250	52500	56700	60900	65100	69300
MODERATE INCOME	42250	47500	52750	58000	62200	66400	70600	74800
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Gainesville, FL MSA								
VERY LOW INCOME	25000	28550	32100	35650	38550	41400	44250	47100
LOW INCOME	39950	45650	51350	57050	61600	66200	70750	75300
MODERATE INCOME	45450	51150	56850	62550	67100	71700	76250	80800
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Homosassa Springs, FL MSA								
VERY LOW INCOME	19600	22400	25200	27950	30200	32450	34700	36900
LOW INCOME	31300	35750	40250	44700	48300	51850	55450	59000
MODERATE INCOME	36800	41250	45750	50200	53800	57350	60950	64500
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES, FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG. OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1

STATE:FLORIDA

		A D J U S T E D I N C O M E L I M I T S							
P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*	
Jacksonville, FL MSA									
Baker County, FL HUD Metro FMR Area									
VERY LOW INCOME	24900	28450	32000	35550	38400	41250	44100	46950	
LOW INCOME	39850	45500	51200	56900	61450	66000	70550	75100	
MODERATE INCOME	45350	51000	56700	62400	66950	71500	76050	80600	
MOD.INC-GUAR.LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Jacksonville, FL HUD Metro FMR Area									
VERY LOW INCOME	26250	30000	33750	37500	40500	43500	46500	49500	
LOW INCOME	42000	48000	54000	60000	64800	69600	74400	79200	
MODERATE INCOME	47500	53500	59500	65500	70300	75100	79900	84700	
MOD.INC-GUAR.LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Lakeland-Winter Haven, FL MSA									
VERY LOW INCOME	20600	23550	26500	29400	31800	34150	36500	38850	
LOW INCOME	32950	37650	42350	47050	50800	54600	58350	62100	
MODERATE INCOME	38450	43150	47850	52550	56300	60100	63850	67600	
MOD.INC-GUAR.LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Miami-Fort Lauderdale-West Palm Beach, F									
Fort Lauderdale, FL HUD Metro FMR Area									
VERY LOW INCOME	31200	35650	40100	44550	48150	51700	55250	58850	
LOW INCOME	49900	57050	64150	71300	77000	82700	88400	94100	
MODERATE INCOME	55400	62550	69650	76800	82500	88200	93900	99600	
MOD.INC-GUAR.LOAN	71750	82000	92250	102500	110700	118900	127100	135300	
Miami-Miami Beach-Kendall, FL HUD Metro FMR Area									
VERY LOW INCOME	32000	36600	41150	45700	49400	53050	56700	60350	
LOW INCOME	51150	58500	65800	73100	78950	84800	90650	96500	
MODERATE INCOME	56650	64000	71300	78600	84450	90300	96150	102000	
MOD.INC-GUAR.LOAN	73550	84100	94600	105100	113500	121900	130300	138750	
West Palm Beach-Boca Raton, FL HUD Metro FMR Area									
VERY LOW INCOME	30750	35150	39550	43900	47450	50950	54450	57950	
LOW INCOME	49200	56200	63250	70250	75850	81500	87100	92750	
MODERATE INCOME	54700	61700	68750	75750	81350	87000	92600	98250	
MOD.INC-GUAR.LOAN	70700	80800	90900	101000	109100	117150	125250	133300	
Naples-Immokalee-Marco Island, FL MSA									
VERY LOW INCOME	28850	32950	37050	41150	44450	47750	51050	54350	
LOW INCOME	46100	52700	59250	65850	71100	76400	81650	86900	
MODERATE INCOME	51600	58200	64750	71350	76600	81900	87150	92400	
MOD.INC-GUAR.LOAN	66250	75700	85200	94650	102200	109800	117350	124950	

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES, FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG. OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1

STATE:FLORIDA

P R O G R A M	A D J U S T E D I N C O M E L I M I T S							
	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
North Port-Sarasota-Bradenton, FL MSA								
VERY LOW INCOME	26800	30600	34450	38250	41350	44400	47450	50500
LOW INCOME	42850	48950	55100	61200	66100	71000	75900	80800
MODERATE INCOME	48350	54450	60600	66700	71600	76500	81400	86300
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Ocala, FL MSA								
VERY LOW INCOME	19250	22000	24750	27500	29700	31900	34100	36300
LOW INCOME	30800	35200	39600	44000	47500	51050	54550	58100
MODERATE INCOME	36300	40700	45100	49500	53000	56550	60050	63600
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Orlando-Kissimmee-Sanford, FL MSA								
VERY LOW INCOME	25450	29100	32750	36350	39300	42200	45100	48000
LOW INCOME	40700	46500	52350	58150	62800	67450	72100	76750
MODERATE INCOME	46200	52000	57850	63650	68300	72950	77600	82250
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Palm Bay-Melbourne-Titusville, FL MSA								
VERY LOW INCOME	24250	27700	31150	34600	37400	40150	42950	45700
LOW INCOME	38750	44300	49800	55350	59800	64200	68650	73050
MODERATE INCOME	44250	49800	55300	60850	65300	69700	74150	78550
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Panama City, FL MSA								
Gulf County, FL HUD Metro FMR Area								
VERY LOW INCOME	20550	23500	26450	29350	31700	34050	36400	38750
LOW INCOME	32850	37550	42250	46950	50700	54450	58200	61950
MODERATE INCOME	38350	43050	47750	52450	56200	59950	63700	67450
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Panama City-Lynn Haven-Panama City Beach, FL HUD Metro FMR A								
VERY LOW INCOME	24300	27800	31250	34700	37500	40300	43050	45850
LOW INCOME	38850	44400	49950	55500	59950	64400	68800	73250
MODERATE INCOME	44350	49900	55450	61000	65450	69900	74300	78750
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Pensacola-Ferry Pass-Brent, FL MSA								
VERY LOW INCOME	24250	27700	31150	34600	37400	40150	42950	45700
LOW INCOME	38750	44300	49800	55350	59800	64200	68650	73050
MODERATE INCOME	44250	49800	55300	60850	65300	69700	74150	78550
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES,
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OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1

STATE:FLORIDA

		A D J U S T E D I N C O M E L I M I T S							
P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*	
Port St. Lucie, FL MSA									
VERY LOW INCOME	24350	27800	31300	34750	37550	40350	43100	45900	
LOW INCOME	38900	44500	50050	55600	60050	64500	68950	73400	
MODERATE INCOME	44400	50000	55550	61100	65550	70000	74450	78900	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Punta Gorda, FL MSA									
VERY LOW INCOME	21650	24750	27850	30900	33400	35850	38350	40800	
LOW INCOME	34600	39550	44500	49450	53400	57350	61300	65250	
MODERATE INCOME	40100	45050	50000	54950	58900	62850	66800	70750	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Sebastian-Vero Beach, FL MSA									
VERY LOW INCOME	24400	27850	31350	34800	37600	40400	43200	45950	
LOW INCOME	39000	44550	50150	55700	60150	64600	69050	73500	
MODERATE INCOME	44500	50050	55650	61200	65650	70100	74550	79000	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Sebring, FL MSA									
VERY LOW INCOME	18500	21150	23800	26400	28550	30650	32750	34850	
LOW INCOME	29600	33800	38050	42250	45650	49000	52400	55750	
MODERATE INCOME	35100	39300	43550	47750	51150	54500	57900	61250	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Tallahassee, FL MSA									
Tallahassee, FL HUD Metro FMR Area									
VERY LOW INCOME	25450	29100	32750	36350	39300	42200	45100	48000	
LOW INCOME	40700	46500	52350	58150	62800	67450	72100	76750	
MODERATE INCOME	46200	52000	57850	63650	68300	72950	77600	82250	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Wakulla County, FL HUD Metro FMR Area									
VERY LOW INCOME	24450	27950	31450	34900	37700	40500	43300	46100	
LOW INCOME	39100	44700	50250	55850	60300	64800	69250	73700	
MODERATE INCOME	44600	50200	55750	61350	65800	70300	74750	79200	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Tampa-St. Petersburg-Clearwater, FL MSA									
VERY LOW INCOME	24650	28150	31650	35150	38000	40800	43600	46400	
LOW INCOME	39400	45000	50650	56250	60750	65250	69750	74250	
MODERATE INCOME	44900	50500	56150	61750	66250	70750	75250	79750	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES, FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG. OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1

STATE:FLORIDA

		A D J U S T E D I N C O M E L I M I T S							
P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*	
The Villages, FL MSA									
VERY LOW INCOME	25000	28550	32100	35650	38550	41400	44250	47100	
LOW INCOME	39950	45650	51350	57050	61600	66200	70750	75300	
MODERATE INCOME	45450	51150	56850	62550	67100	71700	76250	80800	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Bradford County, FL									
VERY LOW INCOME	20950	23950	26950	29900	32300	34700	37100	39500	
LOW INCOME	33500	38300	43050	47850	51700	55500	59350	63150	
MODERATE INCOME	39000	43800	48550	53350	57200	61000	64850	68650	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Calhoun County, FL									
VERY LOW INCOME	18500	21150	23800	26400	28550	30650	32750	34850	
LOW INCOME	29600	33800	38050	42250	45650	49000	52400	55750	
MODERATE INCOME	35100	39300	43550	47750	51150	54500	57900	61250	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Columbia County, FL									
VERY LOW INCOME	20900	23850	26850	29800	32200	34600	37000	39350	
LOW INCOME	33400	38150	42950	47700	51500	55350	59150	62950	
MODERATE INCOME	38900	43650	48450	53200	57000	60850	64650	68450	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
DeSoto County, FL									
VERY LOW INCOME	18500	21150	23800	26400	28550	30650	32750	34850	
LOW INCOME	29600	33800	38050	42250	45650	49000	52400	55750	
MODERATE INCOME	35100	39300	43550	47750	51150	54500	57900	61250	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Dixie County, FL									
VERY LOW INCOME	18500	21150	23800	26400	28550	30650	32750	34850	
LOW INCOME	29600	33800	38050	42250	45650	49000	52400	55750	
MODERATE INCOME	35100	39300	43550	47750	51150	54500	57900	61250	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Franklin County, FL									
VERY LOW INCOME	19400	22200	24950	27700	29950	32150	34350	36600	
LOW INCOME	31000	35450	39850	44300	47850	51400	54950	58500	
MODERATE INCOME	36500	40950	45350	49800	53350	56900	60450	64000	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Glades County, FL									
VERY LOW INCOME	18500	21150	23800	26400	28550	30650	32750	34850	
LOW INCOME	29600	33800	38050	42250	45650	49000	52400	55750	
MODERATE INCOME	35100	39300	43550	47750	51150	54500	57900	61250	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES, FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG. OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1

STATE:FLORIDA

		A D J U S T E D I N C O M E L I M I T S								
P R O G R A M		1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*	
Hamilton County, FL		VERY LOW INCOME	18500	21150	23800	26400	28550	30650	32750	34850
		LOW INCOME	29600	33800	38050	42250	45650	49000	52400	55750
		MODERATE INCOME	35100	39300	43550	47750	51150	54500	57900	61250
		MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Hardee County, FL		VERY LOW INCOME	18500	21150	23800	26400	28550	30650	32750	34850
		LOW INCOME	29600	33800	38050	42250	45650	49000	52400	55750
		MODERATE INCOME	35100	39300	43550	47750	51150	54500	57900	61250
		MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Hendry County, FL		VERY LOW INCOME	18500	21150	23800	26400	28550	30650	32750	34850
		LOW INCOME	29600	33800	38050	42250	45650	49000	52400	55750
		MODERATE INCOME	35100	39300	43550	47750	51150	54500	57900	61250
		MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Holmes County, FL		VERY LOW INCOME	18500	21150	23800	26400	28550	30650	32750	34850
		LOW INCOME	29600	33800	38050	42250	45650	49000	52400	55750
		MODERATE INCOME	35100	39300	43550	47750	51150	54500	57900	61250
		MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Jackson County, FL		VERY LOW INCOME	19150	21900	24650	27350	29550	31750	33950	36150
		LOW INCOME	30650	35000	39400	43750	47250	50750	54250	57750
		MODERATE INCOME	36150	40500	44900	49250	52750	56250	59750	63250
		MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Lafayette County, FL		VERY LOW INCOME	20000	22850	25700	28550	30850	33150	35450	37700
		LOW INCOME	32000	36550	41150	45700	49350	53000	56650	60300
		MODERATE INCOME	37500	42050	46650	51200	54850	58500	62150	65800
		MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Levy County, FL		VERY LOW INCOME	18500	21150	23800	26400	28550	30650	32750	34850
		LOW INCOME	29600	33800	38050	42250	45650	49000	52400	55750
		MODERATE INCOME	35100	39300	43550	47750	51150	54500	57900	61250
		MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Liberty County, FL		VERY LOW INCOME	19850	22700	25550	28350	30650	32900	35200	37450
		LOW INCOME	31750	36300	40800	45350	49000	52600	56250	59850
		MODERATE INCOME	37250	41800	46300	50850	54500	58100	61750	65350
		MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES,
FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG.
OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1

STATE:FLORIDA

		A D J U S T E D I N C O M E L I M I T S							
P R O G R A M		1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Madison County, FL									
	VERY LOW INCOME	18500	21150	23800	26400	28550	30650	32750	34850
	LOW INCOME	29600	33800	38050	42250	45650	49000	52400	55750
	MODERATE INCOME	35100	39300	43550	47750	51150	54500	57900	61250
	MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Monroe County, FL									
	VERY LOW INCOME	35250	40300	45350	50350	54400	58450	62450	66500
	LOW INCOME	56400	64450	72500	80550	87000	93450	99900	106350
	MODERATE INCOME	61900	69950	78000	86050	92500	98950	105400	111850
	MOD. INC-GUAR. LOAN	81050	92650	104200	115800	125050	134350	143600	152850
Okeechobee County, FL									
	VERY LOW INCOME	18500	21150	23800	26400	28550	30650	32750	34850
	LOW INCOME	29600	33800	38050	42250	45650	49000	52400	55750
	MODERATE INCOME	35100	39300	43550	47750	51150	54500	57900	61250
	MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Putnam County, FL									
	VERY LOW INCOME	18500	21150	23800	26400	28550	30650	32750	34850
	LOW INCOME	29600	33800	38050	42250	45650	49000	52400	55750
	MODERATE INCOME	35100	39300	43550	47750	51150	54500	57900	61250
	MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Suwannee County, FL									
	VERY LOW INCOME	18500	21150	23800	26400	28550	30650	32750	34850
	LOW INCOME	29600	33800	38050	42250	45650	49000	52400	55750
	MODERATE INCOME	35100	39300	43550	47750	51150	54500	57900	61250
	MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Taylor County, FL									
	VERY LOW INCOME	18500	21150	23800	26400	28550	30650	32750	34850
	LOW INCOME	29600	33800	38050	42250	45650	49000	52400	55750
	MODERATE INCOME	35100	39300	43550	47750	51150	54500	57900	61250
	MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Union County, FL									
	VERY LOW INCOME	20100	22950	25800	28650	30950	33250	35550	37850
	LOW INCOME	32100	36700	41250	45850	49500	53200	56850	60500
	MODERATE INCOME	37600	42200	46750	51350	55000	58700	62350	66000
	MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Washington County, FL									
	VERY LOW INCOME	18500	21150	23800	26400	28550	30650	32750	34850
	LOW INCOME	29600	33800	38050	42250	45650	49000	52400	55750
	MODERATE INCOME	35100	39300	43550	47750	51150	54500	57900	61250
	MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES, FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG. OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1

STATE:GEORGIA

		A D J U S T E D I N C O M E L I M I T S							
P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*	
Albany, GA MSA									
VERY LOW INCOME	19150	21900	24650	27350	29550	31750	33950	36150	
LOW INCOME	30650	35000	39400	43750	47250	50750	54250	57750	
MODERATE INCOME	36150	40500	44900	49250	52750	56250	59750	63250	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Athens-Clarke County, GA MSA									
VERY LOW INCOME	23000	26250	29550	32800	35450	38050	40700	43300	
LOW INCOME	36750	42000	47250	52500	56700	60900	65100	69300	
MODERATE INCOME	42250	47500	52750	58000	62200	66400	70600	74800	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Atlanta-Sandy Springs-Roswell, GA MSA									
Atlanta-Sandy Springs-Roswell, GA HUD Metro FMR Area									
VERY LOW INCOME	28950	33100	37250	41350	44700	48000	51300	54600	
LOW INCOME	46300	52900	59550	66150	71450	76750	82050	87300	
MODERATE INCOME	51800	58400	65050	71650	76950	82250	87550	92800	
MOD. INC-GUAR. LOAN	66550	76100	85600	95100	102700	110300	117900	125550	
Butts County, GA HUD Metro FMR Area									
VERY LOW INCOME	22650	25900	29150	32350	34950	37550	40150	42750	
LOW INCOME	36250	41400	46600	51750	55900	60050	64150	68300	
MODERATE INCOME	41750	46900	52100	57250	61400	65550	69650	73800	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Haralson County, GA HUD Metro FMR Area									
VERY LOW INCOME	20100	22950	25800	28650	30950	33250	35550	37850	
LOW INCOME	32100	36700	41250	45850	49500	53200	56850	60500	
MODERATE INCOME	37600	42200	46750	51350	55000	58700	62350	66000	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Lamar County, GA HUD Metro FMR Area									
VERY LOW INCOME	20100	22950	25800	28650	30950	33250	35550	37850	
LOW INCOME	32100	36700	41250	45850	49500	53200	56850	60500	
MODERATE INCOME	37600	42200	46750	51350	55000	58700	62350	66000	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Meriwether County, GA HUD Metro FMR Area									
VERY LOW INCOME	19150	21900	24650	27350	29550	31750	33950	36150	
LOW INCOME	30650	35000	39400	43750	47250	50750	54250	57750	
MODERATE INCOME	36150	40500	44900	49250	52750	56250	59750	63250	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES,
FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG.
OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1

STATE:GEORGIA

		A D J U S T E D I N C O M E L I M I T S							
P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*	
Morgan County, GA HUD Metro FMR Area									
VERY LOW INCOME	23600	26950	30300	33650	36350	39050	41750	44450	
LOW INCOME	37700	43100	48450	53850	58150	62450	66750	71100	
MODERATE INCOME	43200	48600	53950	59350	63650	67950	72250	76600	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Augusta-Richmond County, GA-SC MSA									
Augusta-Richmond County, GA-SC HUD Metro FMR Area									
VERY LOW INCOME	23100	26400	29700	32950	35600	38250	40900	43500	
LOW INCOME	36900	42150	47450	52700	56900	61150	65350	69550	
MODERATE INCOME	42400	47650	52950	58200	62400	66650	70850	75050	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Lincoln County, GA HUD Metro FMR Area									
VERY LOW INCOME	19150	21900	24650	27350	29550	31750	33950	36150	
LOW INCOME	30650	35000	39400	43750	47250	50750	54250	57750	
MODERATE INCOME	36150	40500	44900	49250	52750	56250	59750	63250	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Brunswick, GA MSA									
VERY LOW INCOME	21950	25050	28200	31300	33850	36350	38850	41350	
LOW INCOME	35050	40100	45100	50100	54100	58100	62100	66150	
MODERATE INCOME	40550	45600	50600	55600	59600	63600	67600	71650	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Chattanooga, TN-GA MSA									
VERY LOW INCOME	25450	29050	32700	36300	39250	42150	45050	47950	
LOW INCOME	40650	46500	52300	58100	62750	67400	72050	76700	
MODERATE INCOME	46150	52000	57800	63600	68250	72900	77550	82200	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Columbus, GA-AL MSA									
VERY LOW INCOME	21850	24950	28050	31150	33650	36150	38650	41150	
LOW INCOME	34900	39900	44850	49850	53850	57850	61800	65800	
MODERATE INCOME	40400	45400	50350	55350	59350	63350	67300	71300	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Dalton, GA MSA									
Dalton, GA HUD Metro FMR Area									
VERY LOW INCOME	19150	21900	24650	27350	29550	31750	33950	36150	
LOW INCOME	30650	35000	39400	43750	47250	50750	54250	57750	
MODERATE INCOME	36150	40500	44900	49250	52750	56250	59750	63250	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES, FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG. OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1

STATE:GEORGIA

		A D J U S T E D I N C O M E L I M I T S							
P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*	
Murray County, GA HUD Metro FMR Area									
VERY LOW INCOME	19150	21900	24650	27350	29550	31750	33950	36150	
LOW INCOME	30650	35000	39400	43750	47250	50750	54250	57750	
MODERATE INCOME	36150	40500	44900	49250	52750	56250	59750	63250	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Gainesville, GA MSA									
VERY LOW INCOME	25250	28850	32450	36050	38950	41850	44750	47600	
LOW INCOME	40400	46150	51950	57700	62300	66950	71550	76150	
MODERATE INCOME	45900	51650	57450	63200	67800	72450	77050	81650	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Hinesville, GA MSA									
Hinesville, GA HUD Metro FMR Area									
VERY LOW INCOME	19150	21900	24650	27350	29550	31750	33950	36150	
LOW INCOME	30650	35000	39400	43750	47250	50750	54250	57750	
MODERATE INCOME	36150	40500	44900	49250	52750	56250	59750	63250	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Long County, GA HUD Metro FMR Area									
VERY LOW INCOME	20700	23650	26600	29550	31950	34300	36650	39050	
LOW INCOME	33100	37850	42550	47300	51100	54850	58650	62450	
MODERATE INCOME	38600	43350	48050	52800	56600	60350	64150	67950	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Macon-Bibb County, GA MSA									
Macon-Bibb County, GA HUD Metro FMR Area									
VERY LOW INCOME	20350	23250	26150	29050	31400	33700	36050	38350	
LOW INCOME	32550	37200	41850	46500	50200	53950	57650	61400	
MODERATE INCOME	38050	42700	47350	52000	55700	59450	63150	66900	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Monroe County, GA HUD Metro FMR Area									
VERY LOW INCOME	24100	27550	31000	34400	37200	39950	42700	45450	
LOW INCOME	38550	44050	49550	55050	59450	63850	68250	72650	
MODERATE INCOME	44050	49550	55050	60550	64950	69350	73750	78150	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Rome, GA MSA									
VERY LOW INCOME	20950	23950	26950	29900	32300	34700	37100	39500	
LOW INCOME	33500	38300	43050	47850	51700	55500	59350	63150	
MODERATE INCOME	39000	43800	48550	53350	57200	61000	64850	68650	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES, FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

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MFH Direct/Guaranteed & Payment Assistance Method 1

STATE:GEORGIA

		A D J U S T E D I N C O M E L I M I T S							
P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*	
Savannah, GA MSA									
VERY LOW INCOME	25200	28800	32400	36000	38900	41800	44650	47550	
LOW INCOME	40300	46100	51850	57600	62200	66800	71400	76050	
MODERATE INCOME	45800	51600	57350	63100	67700	72300	76900	81550	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Valdosta, GA MSA									
VERY LOW INCOME	19400	22200	24950	27700	29950	32150	34350	36600	
LOW INCOME	31000	35450	39850	44300	47850	51400	54950	58500	
MODERATE INCOME	36500	40950	45350	49800	53350	56900	60450	64000	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Warner Robins, GA MSA									
Peach County, GA HUD Metro FMR Area									
VERY LOW INCOME	20850	23800	26800	29750	32150	34550	36900	39300	
LOW INCOME	33300	38100	42850	47600	51400	55200	59000	62850	
MODERATE INCOME	38800	43600	48350	53100	56900	60700	64500	68350	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Pulaski County, GA HUD Metro FMR Area									
VERY LOW INCOME	19150	21900	24650	27350	29550	31750	33950	36150	
LOW INCOME	30650	35000	39400	43750	47250	50750	54250	57750	
MODERATE INCOME	36150	40500	44900	49250	52750	56250	59750	63250	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Warner Robins, GA HUD Metro FMR Area									
VERY LOW INCOME	25800	29500	33200	36850	39800	42750	45700	48650	
LOW INCOME	41250	47150	53050	58950	63650	68400	73100	77800	
MODERATE INCOME	46750	52650	58550	64450	69150	73900	78600	83300	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Appling County, GA									
VERY LOW INCOME	19150	21900	24650	27350	29550	31750	33950	36150	
LOW INCOME	30650	35000	39400	43750	47250	50750	54250	57750	
MODERATE INCOME	36150	40500	44900	49250	52750	56250	59750	63250	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Atkinson County, GA									
VERY LOW INCOME	19150	21900	24650	27350	29550	31750	33950	36150	
LOW INCOME	30650	35000	39400	43750	47250	50750	54250	57750	
MODERATE INCOME	36150	40500	44900	49250	52750	56250	59750	63250	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES, FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG. OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1

STATE:GEORGIA

		A D J U S T E D I N C O M E L I M I T S							
P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*	
Bacon County, GA									
VERY LOW INCOME	19150	21900	24650	27350	29550	31750	33950	36150	
LOW INCOME	30650	35000	39400	43750	47250	50750	54250	57750	
MODERATE INCOME	36150	40500	44900	49250	52750	56250	59750	63250	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Baldwin County, GA									
VERY LOW INCOME	19250	22000	24750	27450	29650	31850	34050	36250	
LOW INCOME	30750	35100	39500	43900	47400	50900	54450	57950	
MODERATE INCOME	36250	40600	45000	49400	52900	56400	59950	63450	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Banks County, GA									
VERY LOW INCOME	19550	22300	25100	27900	30150	32350	34600	36850	
LOW INCOME	31250	35700	40200	44650	48200	51800	55350	58950	
MODERATE INCOME	36750	41200	45700	50150	53700	57300	60850	64450	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Ben Hill County, GA									
VERY LOW INCOME	19150	21900	24650	27350	29550	31750	33950	36150	
LOW INCOME	30650	35000	39400	43750	47250	50750	54250	57750	
MODERATE INCOME	36150	40500	44900	49250	52750	56250	59750	63250	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Berrien County, GA									
VERY LOW INCOME	19150	21900	24650	27350	29550	31750	33950	36150	
LOW INCOME	30650	35000	39400	43750	47250	50750	54250	57750	
MODERATE INCOME	36150	40500	44900	49250	52750	56250	59750	63250	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Bleckley County, GA									
VERY LOW INCOME	19900	22750	25600	28400	30700	32950	35250	37500	
LOW INCOME	31800	36350	40900	45450	49100	52700	56350	60000	
MODERATE INCOME	37300	41850	46400	50950	54600	58200	61850	65500	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Bulloch County, GA									
VERY LOW INCOME	19850	22700	25550	28350	30650	32900	35200	37450	
LOW INCOME	31750	36300	40800	45350	49000	52600	56250	59850	
MODERATE INCOME	37250	41800	46300	50850	54500	58100	61750	65350	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Calhoun County, GA									
VERY LOW INCOME	19150	21900	24650	27350	29550	31750	33950	36150	
LOW INCOME	30650	35000	39400	43750	47250	50750	54250	57750	
MODERATE INCOME	36150	40500	44900	49250	52750	56250	59750	63250	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES,
FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG.
OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1

STATE:GEORGIA

		A D J U S T E D I N C O M E L I M I T S							
P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*	
Camden County, GA									
VERY LOW INCOME	22900	26200	29450	32700	35350	37950	40550	43200	
LOW INCOME	36600	41850	47050	52300	56500	60650	64850	69050	
MODERATE INCOME	42100	47350	52550	57800	62000	66150	70350	74550	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Candler County, GA									
VERY LOW INCOME	19150	21900	24650	27350	29550	31750	33950	36150	
LOW INCOME	30650	35000	39400	43750	47250	50750	54250	57750	
MODERATE INCOME	36150	40500	44900	49250	52750	56250	59750	63250	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Charlton County, GA									
VERY LOW INCOME	20200	23100	26000	28850	31200	33500	35800	38100	
LOW INCOME	32300	36900	41550	46150	49850	53550	57250	60900	
MODERATE INCOME	37800	42400	47050	51650	55350	59050	62750	66400	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Chattooga County, GA									
VERY LOW INCOME	19150	21900	24650	27350	29550	31750	33950	36150	
LOW INCOME	30650	35000	39400	43750	47250	50750	54250	57750	
MODERATE INCOME	36150	40500	44900	49250	52750	56250	59750	63250	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Clay County, GA									
VERY LOW INCOME	19150	21900	24650	27350	29550	31750	33950	36150	
LOW INCOME	30650	35000	39400	43750	47250	50750	54250	57750	
MODERATE INCOME	36150	40500	44900	49250	52750	56250	59750	63250	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Clinch County, GA									
VERY LOW INCOME	19150	21900	24650	27350	29550	31750	33950	36150	
LOW INCOME	30650	35000	39400	43750	47250	50750	54250	57750	
MODERATE INCOME	36150	40500	44900	49250	52750	56250	59750	63250	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Coffee County, GA									
VERY LOW INCOME	19150	21900	24650	27350	29550	31750	33950	36150	
LOW INCOME	30650	35000	39400	43750	47250	50750	54250	57750	
MODERATE INCOME	36150	40500	44900	49250	52750	56250	59750	63250	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Colquitt County, GA									
VERY LOW INCOME	19150	21900	24650	27350	29550	31750	33950	36150	
LOW INCOME	30650	35000	39400	43750	47250	50750	54250	57750	
MODERATE INCOME	36150	40500	44900	49250	52750	56250	59750	63250	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES, FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG. OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1

STATE:GEORGIA

		A D J U S T E D I N C O M E L I M I T S								
P R O G R A M		1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*	
Cook County, GA		VERY LOW INCOME	19150	21900	24650	27350	29550	31750	33950	36150
		LOW INCOME	30650	35000	39400	43750	47250	50750	54250	57750
		MODERATE INCOME	36150	40500	44900	49250	52750	56250	59750	63250
		MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Crisp County, GA		VERY LOW INCOME	19150	21900	24650	27350	29550	31750	33950	36150
		LOW INCOME	30650	35000	39400	43750	47250	50750	54250	57750
		MODERATE INCOME	36150	40500	44900	49250	52750	56250	59750	63250
		MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Decatur County, GA		VERY LOW INCOME	19150	21900	24650	27350	29550	31750	33950	36150
		LOW INCOME	30650	35000	39400	43750	47250	50750	54250	57750
		MODERATE INCOME	36150	40500	44900	49250	52750	56250	59750	63250
		MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Dodge County, GA		VERY LOW INCOME	19150	21900	24650	27350	29550	31750	33950	36150
		LOW INCOME	30650	35000	39400	43750	47250	50750	54250	57750
		MODERATE INCOME	36150	40500	44900	49250	52750	56250	59750	63250
		MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Dooly County, GA		VERY LOW INCOME	19150	21900	24650	27350	29550	31750	33950	36150
		LOW INCOME	30650	35000	39400	43750	47250	50750	54250	57750
		MODERATE INCOME	36150	40500	44900	49250	52750	56250	59750	63250
		MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Early County, GA		VERY LOW INCOME	19150	21900	24650	27350	29550	31750	33950	36150
		LOW INCOME	30650	35000	39400	43750	47250	50750	54250	57750
		MODERATE INCOME	36150	40500	44900	49250	52750	56250	59750	63250
		MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Elbert County, GA		VERY LOW INCOME	19150	21900	24650	27350	29550	31750	33950	36150
		LOW INCOME	30650	35000	39400	43750	47250	50750	54250	57750
		MODERATE INCOME	36150	40500	44900	49250	52750	56250	59750	63250
		MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Emanuel County, GA		VERY LOW INCOME	19150	21900	24650	27350	29550	31750	33950	36150
		LOW INCOME	30650	35000	39400	43750	47250	50750	54250	57750
		MODERATE INCOME	36150	40500	44900	49250	52750	56250	59750	63250
		MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES,
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** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG.
OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1

STATE:GEORGIA

		A D J U S T E D I N C O M E L I M I T S							
P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*	
Evans County, GA									
VERY LOW INCOME	19150	21900	24650	27350	29550	31750	33950	36150	
LOW INCOME	30650	35000	39400	43750	47250	50750	54250	57750	
MODERATE INCOME	36150	40500	44900	49250	52750	56250	59750	63250	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Fannin County, GA									
VERY LOW INCOME	20300	23200	26100	28950	31300	33600	35900	38250	
LOW INCOME	32400	37050	41650	46300	50000	53700	57400	61100	
MODERATE INCOME	37900	42550	47150	51800	55500	59200	62900	66600	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Franklin County, GA									
VERY LOW INCOME	19150	21900	24650	27350	29550	31750	33950	36150	
LOW INCOME	30650	35000	39400	43750	47250	50750	54250	57750	
MODERATE INCOME	36150	40500	44900	49250	52750	56250	59750	63250	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Gilmer County, GA									
VERY LOW INCOME	20450	23400	26300	29200	31550	33900	36250	38550	
LOW INCOME	32700	37350	42050	46700	50450	54150	57900	61650	
MODERATE INCOME	38200	42850	47550	52200	55950	59650	63400	67150	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Glascock County, GA									
VERY LOW INCOME	20900	23850	26850	29800	32200	34600	37000	39350	
LOW INCOME	33400	38150	42950	47700	51500	55350	59150	62950	
MODERATE INCOME	38900	43650	48450	53200	57000	60850	64650	68450	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Gordon County, GA									
VERY LOW INCOME	19150	21900	24650	27350	29550	31750	33950	36150	
LOW INCOME	30650	35000	39400	43750	47250	50750	54250	57750	
MODERATE INCOME	36150	40500	44900	49250	52750	56250	59750	63250	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Grady County, GA									
VERY LOW INCOME	19150	21900	24650	27350	29550	31750	33950	36150	
LOW INCOME	30650	35000	39400	43750	47250	50750	54250	57750	
MODERATE INCOME	36150	40500	44900	49250	52750	56250	59750	63250	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Greene County, GA									
VERY LOW INCOME	21900	25000	28150	31250	33750	36250	38750	41250	
LOW INCOME	35000	40000	45000	50000	54000	58000	62000	66000	
MODERATE INCOME	40500	45500	50500	55500	59500	63500	67500	71500	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	

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OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1

STATE:GEORGIA

		A D J U S T E D I N C O M E L I M I T S							
P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*	
Habersham County, GA									
VERY LOW INCOME	20300	23200	26100	29000	31350	33650	36000	38300	
LOW INCOME	32500	37100	41750	46400	50100	53800	57550	61250	
MODERATE INCOME	38000	42600	47250	51900	55600	59300	63050	66750	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Hancock County, GA									
VERY LOW INCOME	19150	21900	24650	27350	29550	31750	33950	36150	
LOW INCOME	30650	35000	39400	43750	47250	50750	54250	57750	
MODERATE INCOME	36150	40500	44900	49250	52750	56250	59750	63250	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Hart County, GA									
VERY LOW INCOME	19400	22150	24900	27650	29900	32100	34300	36500	
LOW INCOME	31000	35400	39850	44250	47800	51350	54850	58400	
MODERATE INCOME	36500	40900	45350	49750	53300	56850	60350	63900	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Irwin County, GA									
VERY LOW INCOME	19150	21900	24650	27350	29550	31750	33950	36150	
LOW INCOME	30650	35000	39400	43750	47250	50750	54250	57750	
MODERATE INCOME	36150	40500	44900	49250	52750	56250	59750	63250	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Jackson County, GA									
VERY LOW INCOME	25300	28900	32500	36100	39000	41900	44800	47700	
LOW INCOME	40450	46200	52000	57750	62350	67000	71600	76250	
MODERATE INCOME	45950	51700	57500	63250	67850	72500	77100	81750	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Jeff Davis County, GA									
VERY LOW INCOME	19150	21900	24650	27350	29550	31750	33950	36150	
LOW INCOME	30650	35000	39400	43750	47250	50750	54250	57750	
MODERATE INCOME	36150	40500	44900	49250	52750	56250	59750	63250	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Jefferson County, GA									
VERY LOW INCOME	19150	21900	24650	27350	29550	31750	33950	36150	
LOW INCOME	30650	35000	39400	43750	47250	50750	54250	57750	
MODERATE INCOME	36150	40500	44900	49250	52750	56250	59750	63250	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Jenkins County, GA									
VERY LOW INCOME	19150	21900	24650	27350	29550	31750	33950	36150	
LOW INCOME	30650	35000	39400	43750	47250	50750	54250	57750	
MODERATE INCOME	36150	40500	44900	49250	52750	56250	59750	63250	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	

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MFH Direct/Guaranteed & Payment Assistance Method 1

STATE:GEORGIA

		A D J U S T E D I N C O M E L I M I T S							
P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*	
Johnson County, GA									
VERY LOW INCOME	19150	21900	24650	27350	29550	31750	33950	36150	
LOW INCOME	30650	35000	39400	43750	47250	50750	54250	57750	
MODERATE INCOME	36150	40500	44900	49250	52750	56250	59750	63250	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Laurens County, GA									
VERY LOW INCOME	19150	21900	24650	27350	29550	31750	33950	36150	
LOW INCOME	30650	35000	39400	43750	47250	50750	54250	57750	
MODERATE INCOME	36150	40500	44900	49250	52750	56250	59750	63250	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Lumpkin County, GA									
VERY LOW INCOME	21050	24050	27050	30050	32500	34900	37300	39700	
LOW INCOME	33650	38500	43300	48100	51950	55800	59650	63500	
MODERATE INCOME	39150	44000	48800	53600	57450	61300	65150	69000	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Macon County, GA									
VERY LOW INCOME	19150	21900	24650	27350	29550	31750	33950	36150	
LOW INCOME	30650	35000	39400	43750	47250	50750	54250	57750	
MODERATE INCOME	36150	40500	44900	49250	52750	56250	59750	63250	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Miller County, GA									
VERY LOW INCOME	19150	21900	24650	27350	29550	31750	33950	36150	
LOW INCOME	30650	35000	39400	43750	47250	50750	54250	57750	
MODERATE INCOME	36150	40500	44900	49250	52750	56250	59750	63250	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Mitchell County, GA									
VERY LOW INCOME	19150	21900	24650	27350	29550	31750	33950	36150	
LOW INCOME	30650	35000	39400	43750	47250	50750	54250	57750	
MODERATE INCOME	36150	40500	44900	49250	52750	56250	59750	63250	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Montgomery County, GA									
VERY LOW INCOME	19150	21900	24650	27350	29550	31750	33950	36150	
LOW INCOME	30650	35000	39400	43750	47250	50750	54250	57750	
MODERATE INCOME	36150	40500	44900	49250	52750	56250	59750	63250	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Pierce County, GA									
VERY LOW INCOME	19150	21900	24650	27350	29550	31750	33950	36150	
LOW INCOME	30650	35000	39400	43750	47250	50750	54250	57750	
MODERATE INCOME	36150	40500	44900	49250	52750	56250	59750	63250	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	

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MFH Direct/Guaranteed & Payment Assistance Method 1

STATE:GEORGIA

		A D J U S T E D I N C O M E L I M I T S								
P R O G R A M		1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*	
Polk County, GA		VERY LOW INCOME	19150	21900	24650	27350	29550	31750	33950	36150
		LOW INCOME	30650	35000	39400	43750	47250	50750	54250	57750
		MODERATE INCOME	36150	40500	44900	49250	52750	56250	59750	63250
		MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Putnam County, GA		VERY LOW INCOME	21350	24400	27450	30450	32900	35350	37800	40200
		LOW INCOME	34100	38950	43850	48700	52600	56500	60400	64300
		MODERATE INCOME	39600	44450	49350	54200	58100	62000	65900	69800
		MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Quitman County, GA		VERY LOW INCOME	19150	21900	24650	27350	29550	31750	33950	36150
		LOW INCOME	30650	35000	39400	43750	47250	50750	54250	57750
		MODERATE INCOME	36150	40500	44900	49250	52750	56250	59750	63250
		MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Rabun County, GA		VERY LOW INCOME	19200	21950	24700	27400	29600	31800	34000	36200
		LOW INCOME	30700	35100	39450	43850	47350	50850	54350	57900
		MODERATE INCOME	36200	40600	44950	49350	52850	56350	59850	63400
		MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Randolph County, GA		VERY LOW INCOME	19150	21900	24650	27350	29550	31750	33950	36150
		LOW INCOME	30650	35000	39400	43750	47250	50750	54250	57750
		MODERATE INCOME	36150	40500	44900	49250	52750	56250	59750	63250
		MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Schley County, GA		VERY LOW INCOME	19150	21900	24650	27350	29550	31750	33950	36150
		LOW INCOME	30650	35000	39400	43750	47250	50750	54250	57750
		MODERATE INCOME	36150	40500	44900	49250	52750	56250	59750	63250
		MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Screven County, GA		VERY LOW INCOME	19150	21900	24650	27350	29550	31750	33950	36150
		LOW INCOME	30650	35000	39400	43750	47250	50750	54250	57750
		MODERATE INCOME	36150	40500	44900	49250	52750	56250	59750	63250
		MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Seminole County, GA		VERY LOW INCOME	19150	21900	24650	27350	29550	31750	33950	36150
		LOW INCOME	30650	35000	39400	43750	47250	50750	54250	57750
		MODERATE INCOME	36150	40500	44900	49250	52750	56250	59750	63250
		MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES,
FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG.
OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1

STATE:GEORGIA

		A D J U S T E D I N C O M E L I M I T S							
P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*	
Stephens County, GA									
VERY LOW INCOME	20300	23200	26100	28950	31300	33600	35900	38250	
LOW INCOME	32400	37050	41650	46300	50000	53700	57400	61100	
MODERATE INCOME	37900	42550	47150	51800	55500	59200	62900	66600	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Stewart County, GA									
VERY LOW INCOME	19150	21900	24650	27350	29550	31750	33950	36150	
LOW INCOME	30650	35000	39400	43750	47250	50750	54250	57750	
MODERATE INCOME	36150	40500	44900	49250	52750	56250	59750	63250	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Sumter County, GA									
VERY LOW INCOME	19150	21900	24650	27350	29550	31750	33950	36150	
LOW INCOME	30650	35000	39400	43750	47250	50750	54250	57750	
MODERATE INCOME	36150	40500	44900	49250	52750	56250	59750	63250	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Talbot County, GA									
VERY LOW INCOME	19150	21900	24650	27350	29550	31750	33950	36150	
LOW INCOME	30650	35000	39400	43750	47250	50750	54250	57750	
MODERATE INCOME	36150	40500	44900	49250	52750	56250	59750	63250	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Taliaferro County, GA									
VERY LOW INCOME	19150	21900	24650	27350	29550	31750	33950	36150	
LOW INCOME	30650	35000	39400	43750	47250	50750	54250	57750	
MODERATE INCOME	36150	40500	44900	49250	52750	56250	59750	63250	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Tattnall County, GA									
VERY LOW INCOME	19150	21900	24650	27350	29550	31750	33950	36150	
LOW INCOME	30650	35000	39400	43750	47250	50750	54250	57750	
MODERATE INCOME	36150	40500	44900	49250	52750	56250	59750	63250	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Taylor County, GA									
VERY LOW INCOME	19150	21900	24650	27350	29550	31750	33950	36150	
LOW INCOME	30650	35000	39400	43750	47250	50750	54250	57750	
MODERATE INCOME	36150	40500	44900	49250	52750	56250	59750	63250	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Telfair County, GA									
VERY LOW INCOME	19150	21900	24650	27350	29550	31750	33950	36150	
LOW INCOME	30650	35000	39400	43750	47250	50750	54250	57750	
MODERATE INCOME	36150	40500	44900	49250	52750	56250	59750	63250	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES, FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG. OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1

STATE:GEORGIA

		A D J U S T E D I N C O M E L I M I T S								
P R O G R A M		1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*	
Thomas County, GA		VERY LOW INCOME	19150	21900	24650	27350	29550	31750	33950	36150
		LOW INCOME	30650	35000	39400	43750	47250	50750	54250	57750
		MODERATE INCOME	36150	40500	44900	49250	52750	56250	59750	63250
		MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Tift County, GA		VERY LOW INCOME	19150	21900	24650	27350	29550	31750	33950	36150
		LOW INCOME	30650	35000	39400	43750	47250	50750	54250	57750
		MODERATE INCOME	36150	40500	44900	49250	52750	56250	59750	63250
		MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Toombs County, GA		VERY LOW INCOME	19150	21900	24650	27350	29550	31750	33950	36150
		LOW INCOME	30650	35000	39400	43750	47250	50750	54250	57750
		MODERATE INCOME	36150	40500	44900	49250	52750	56250	59750	63250
		MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Towns County, GA		VERY LOW INCOME	19250	22000	24750	27450	29650	31850	34050	36250
		LOW INCOME	30750	35100	39500	43900	47400	50900	54450	57950
		MODERATE INCOME	36250	40600	45000	49400	52900	56400	59950	63450
		MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Treutlen County, GA		VERY LOW INCOME	20650	23600	26550	29450	31850	34200	36550	38900
		LOW INCOME	32950	37700	42400	47100	50850	54650	58400	62150
		MODERATE INCOME	38450	43200	47900	52600	56350	60150	63900	67650
		MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Troup County, GA		VERY LOW INCOME	20700	23650	26600	29550	31950	34300	36650	39050
		LOW INCOME	33100	37850	42550	47300	51100	54850	58650	62450
		MODERATE INCOME	38600	43350	48050	52800	56600	60350	64150	67950
		MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Turner County, GA		VERY LOW INCOME	19150	21900	24650	27350	29550	31750	33950	36150
		LOW INCOME	30650	35000	39400	43750	47250	50750	54250	57750
		MODERATE INCOME	36150	40500	44900	49250	52750	56250	59750	63250
		MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Union County, GA		VERY LOW INCOME	20750	23700	26650	29600	32000	34350	36750	39100
		LOW INCOME	33150	37900	42600	47350	51150	54950	58700	62500
		MODERATE INCOME	38650	43400	48100	52850	56650	60450	64200	68000
		MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES, FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

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MFH Direct/Guaranteed & Payment Assistance Method 1

STATE:GEORGIA

		A D J U S T E D I N C O M E L I M I T S							
P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*	
Upton County, GA									
VERY LOW INCOME	19150	21900	24650	27350	29550	31750	33950	36150	
LOW INCOME	30650	35000	39400	43750	47250	50750	54250	57750	
MODERATE INCOME	36150	40500	44900	49250	52750	56250	59750	63250	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Ware County, GA									
VERY LOW INCOME	19150	21900	24650	27350	29550	31750	33950	36150	
LOW INCOME	30650	35000	39400	43750	47250	50750	54250	57750	
MODERATE INCOME	36150	40500	44900	49250	52750	56250	59750	63250	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Warren County, GA									
VERY LOW INCOME	19150	21900	24650	27350	29550	31750	33950	36150	
LOW INCOME	30650	35000	39400	43750	47250	50750	54250	57750	
MODERATE INCOME	36150	40500	44900	49250	52750	56250	59750	63250	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Washington County, GA									
VERY LOW INCOME	19150	21900	24650	27350	29550	31750	33950	36150	
LOW INCOME	30650	35000	39400	43750	47250	50750	54250	57750	
MODERATE INCOME	36150	40500	44900	49250	52750	56250	59750	63250	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Wayne County, GA									
VERY LOW INCOME	19150	21900	24650	27350	29550	31750	33950	36150	
LOW INCOME	30650	35000	39400	43750	47250	50750	54250	57750	
MODERATE INCOME	36150	40500	44900	49250	52750	56250	59750	63250	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Webster County, GA									
VERY LOW INCOME	19150	21900	24650	27350	29550	31750	33950	36150	
LOW INCOME	30650	35000	39400	43750	47250	50750	54250	57750	
MODERATE INCOME	36150	40500	44900	49250	52750	56250	59750	63250	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Wheeler County, GA									
VERY LOW INCOME	19150	21900	24650	27350	29550	31750	33950	36150	
LOW INCOME	30650	35000	39400	43750	47250	50750	54250	57750	
MODERATE INCOME	36150	40500	44900	49250	52750	56250	59750	63250	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
White County, GA									
VERY LOW INCOME	19400	22150	24900	27650	29900	32100	34300	36500	
LOW INCOME	31000	35400	39850	44250	47800	51350	54850	58400	
MODERATE INCOME	36500	40900	45350	49750	53300	56850	60350	63900	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES, FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

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MFH Direct/Guaranteed & Payment Assistance Method 1

STATE:GEORGIA

		----- A D J U S T E D I N C O M E L I M I T S -----							
P R O G R A M		1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Wilcox County, GA									
	VERY LOW INCOME	19150	21900	24650	27350	29550	31750	33950	36150
	LOW INCOME	30650	35000	39400	43750	47250	50750	54250	57750
	MODERATE INCOME	36150	40500	44900	49250	52750	56250	59750	63250
	MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Wilkes County, GA									
	VERY LOW INCOME	19150	21900	24650	27350	29550	31750	33950	36150
	LOW INCOME	30650	35000	39400	43750	47250	50750	54250	57750
	MODERATE INCOME	36150	40500	44900	49250	52750	56250	59750	63250
	MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Wilkinson County, GA									
	VERY LOW INCOME	19150	21900	24650	27350	29550	31750	33950	36150
	LOW INCOME	30650	35000	39400	43750	47250	50750	54250	57750
	MODERATE INCOME	36150	40500	44900	49250	52750	56250	59750	63250
	MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES,
FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG.
OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1

STATE:HAWAII

----- A D J U S T E D I N C O M E L I M I T S -----

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Urban Honolulu, HI MSA								
VERY LOW INCOME	44100	50400	56700	62950	68000	73050	78100	83100
LOW INCOME	70500	80550	90650	100700	108750	116800	124850	132900
MODERATE INCOME	76000	86050	96150	106200	114250	122300	130350	138400
MOD. INC-GUAR. LOAN	101350	115800	130300	144750	156350	167900	179500	191050
Kahului-Wailuku-Lahaina, HI MSA								
VERY LOW INCOME	35900	41000	46150	51250	55350	59450	63550	67650
LOW INCOME	57400	65600	73800	82000	88550	95100	101700	108250
MODERATE INCOME	62900	71100	79300	87500	94050	100600	107200	113750
MOD. INC-GUAR. LOAN	82550	94300	106100	117900	127350	136750	146200	155650
Hawaii County, HI								
VERY LOW INCOME	29200	33350	37500	41650	45000	48350	51650	55000
LOW INCOME	46650	53300	60000	66650	72000	77300	82650	88000
MODERATE INCOME	52150	58800	65500	72150	77500	82800	88150	93500
MOD. INC-GUAR. LOAN	71950	82250	92500	102800	111000	119250	127450	135700
Kauai County, HI								
VERY LOW INCOME	34000	38850	43700	48550	52450	56350	60250	64100
LOW INCOME	55000	62850	70700	78550	84850	91100	97400	103700
MODERATE INCOME	60500	68350	76200	84050	90350	96600	102900	109200
MOD. INC-GUAR. LOAN	79050	90300	101600	112900	121950	130950	140000	149050

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** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG. OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1

STATE:IDAHO

		A D J U S T E D I N C O M E L I M I T S							
P R O G R A M		1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Boise City, ID MSA									
Boise City, ID HUD Metro FMR Area									
	VERY LOW INCOME	26200	29950	33700	37400	40400	43400	46400	49400
	LOW INCOME	41900	47900	53850	59850	64650	69450	74200	79000
	MODERATE INCOME	47400	53400	59350	65350	70150	74950	79700	84500
	MOD.INC-GUAR.LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Gem County, ID HUD Metro FMR Area									
	VERY LOW INCOME	21750	24850	27950	31050	33550	36050	38550	41000
	LOW INCOME	34800	39750	44750	49700	53700	57650	61650	65600
	MODERATE INCOME	40300	45250	50250	55200	59200	63150	67150	71100
	MOD.INC-GUAR.LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Coeur d'Alene, ID MSA									
	VERY LOW INCOME	24400	27900	31400	34850	37650	40450	43250	46050
	LOW INCOME	39050	44600	50200	55750	60200	64650	69150	73600
	MODERATE INCOME	44550	50100	55700	61250	65700	70150	74650	79100
	MOD.INC-GUAR.LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Idaho Falls, ID MSA									
Butte County, ID HUD Metro FMR Area									
	VERY LOW INCOME	21750	24850	27950	31050	33550	36050	38550	41000
	LOW INCOME	34800	39750	44750	49700	53700	57650	61650	65600
	MODERATE INCOME	40300	45250	50250	55200	59200	63150	67150	71100
	MOD.INC-GUAR.LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Idaho Falls, ID HUD Metro FMR Area									
	VERY LOW INCOME	24700	28200	31750	35250	38100	40900	43750	46550
	LOW INCOME	39500	45100	50750	56400	60900	65400	69950	74450
	MODERATE INCOME	45000	50600	56250	61900	66400	70900	75450	79950
	MOD.INC-GUAR.LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Lewiston, ID-WA MSA									
	VERY LOW INCOME	23850	27250	30650	34050	36800	39500	42250	44950
	LOW INCOME	38150	43600	49050	54500	58850	63200	67600	71950
	MODERATE INCOME	43650	49100	54550	60000	64350	68700	73100	77450
	MOD.INC-GUAR.LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Logan, UT-ID MSA									
	VERY LOW INCOME	25950	29650	33350	37050	40050	43000	45950	48950
	LOW INCOME	41500	47450	53350	59300	64050	68800	73550	78300
	MODERATE INCOME	47000	52950	58850	64800	69550	74300	79050	83800
	MOD.INC-GUAR.LOAN	63200	72250	81250	90300	97500	104750	111950	119200

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES, FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG. OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1

STATE:IDAHO

		A D J U S T E D I N C O M E L I M I T S							
P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*	
Pocatello, ID MSA									
VERY LOW INCOME	23100	26400	29700	33000	35650	38300	40950	43600	
LOW INCOME	36950	42250	47500	52800	57000	61250	65450	69700	
MODERATE INCOME	42450	47750	53000	58300	62500	66750	70950	75200	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Adams County, ID									
VERY LOW INCOME	21750	24850	27950	31050	33550	36050	38550	41000	
LOW INCOME	34800	39750	44750	49700	53700	57650	61650	65600	
MODERATE INCOME	40300	45250	50250	55200	59200	63150	67150	71100	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Bear Lake County, ID									
VERY LOW INCOME	23000	26300	29600	32850	35500	38150	40750	43400	
LOW INCOME	36800	42050	47300	52550	56750	60950	65150	69350	
MODERATE INCOME	42300	47550	52800	58050	62250	66450	70650	74850	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Benewah County, ID									
VERY LOW INCOME	21750	24850	27950	31050	33550	36050	38550	41000	
LOW INCOME	34800	39750	44750	49700	53700	57650	61650	65600	
MODERATE INCOME	40300	45250	50250	55200	59200	63150	67150	71100	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Bingham County, ID									
VERY LOW INCOME	22500	25700	28900	32100	34700	37250	39850	42400	
LOW INCOME	35950	41100	46200	51350	55450	59550	63650	67800	
MODERATE INCOME	41450	46600	51700	56850	60950	65050	69150	73300	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Blaine County, ID									
VERY LOW INCOME	28250	32250	36300	40300	43550	46750	50000	53200	
LOW INCOME	45150	51600	58050	64500	69650	74800	80000	85150	
MODERATE INCOME	50650	57100	63550	70000	75150	80300	85500	90650	
MOD. INC-GUAR. LOAN	64900	74150	83450	92700	100100	107550	114950	122350	
Bonner County, ID									
VERY LOW INCOME	21750	24850	27950	31050	33550	36050	38550	41000	
LOW INCOME	34800	39750	44750	49700	53700	57650	61650	65600	
MODERATE INCOME	40300	45250	50250	55200	59200	63150	67150	71100	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Boundary County, ID									
VERY LOW INCOME	22400	25600	28800	31950	34550	37100	39650	42200	
LOW INCOME	35750	40900	46000	51100	55200	59300	63350	67450	
MODERATE INCOME	41250	46400	51500	56600	60700	64800	68850	72950	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES, FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG. OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1

STATE:IDAHO

		A D J U S T E D I N C O M E L I M I T S							
P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*	
Camas County, ID									
VERY LOW INCOME	21750	24850	27950	31050	33550	36050	38550	41000	
LOW INCOME	34800	39750	44750	49700	53700	57650	61650	65600	
MODERATE INCOME	40300	45250	50250	55200	59200	63150	67150	71100	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Caribou County, ID									
VERY LOW INCOME	25900	29600	33300	37000	40000	42950	45900	48850	
LOW INCOME	41450	47350	53300	59200	63950	68650	73400	78150	
MODERATE INCOME	46950	52850	58800	64700	69450	74150	78900	83650	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Cassia County, ID									
VERY LOW INCOME	21750	24850	27950	31050	33550	36050	38550	41000	
LOW INCOME	34800	39750	44750	49700	53700	57650	61650	65600	
MODERATE INCOME	40300	45250	50250	55200	59200	63150	67150	71100	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Clark County, ID									
VERY LOW INCOME	21750	24850	27950	31050	33550	36050	38550	41000	
LOW INCOME	34800	39750	44750	49700	53700	57650	61650	65600	
MODERATE INCOME	40300	45250	50250	55200	59200	63150	67150	71100	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Clearwater County, ID									
VERY LOW INCOME	21750	24850	27950	31050	33550	36050	38550	41000	
LOW INCOME	34800	39750	44750	49700	53700	57650	61650	65600	
MODERATE INCOME	40300	45250	50250	55200	59200	63150	67150	71100	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Custer County, ID									
VERY LOW INCOME	22900	26150	29400	32650	35300	37900	40500	43100	
LOW INCOME	36600	41800	47050	52250	56450	60600	64800	68950	
MODERATE INCOME	42100	47300	52550	57750	61950	66100	70300	74450	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Elmore County, ID									
VERY LOW INCOME	21750	24850	27950	31050	33550	36050	38550	41000	
LOW INCOME	34800	39750	44750	49700	53700	57650	61650	65600	
MODERATE INCOME	40300	45250	50250	55200	59200	63150	67150	71100	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Fremont County, ID									
VERY LOW INCOME	22050	25200	28350	31500	34050	36550	39100	41600	
LOW INCOME	35300	40300	45350	50400	54450	58450	62500	66550	
MODERATE INCOME	40800	45800	50850	55900	59950	63950	68000	72050	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES, FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG. OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1

STATE:IDAHO

		A D J U S T E D I N C O M E L I M I T S							
P R O G R A M		1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Gooding County, ID									
	VERY LOW INCOME	21750	24850	27950	31050	33550	36050	38550	41000
	LOW INCOME	34800	39750	44750	49700	53700	57650	61650	65600
	MODERATE INCOME	40300	45250	50250	55200	59200	63150	67150	71100
	MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Idaho County, ID									
	VERY LOW INCOME	21750	24850	27950	31050	33550	36050	38550	41000
	LOW INCOME	34800	39750	44750	49700	53700	57650	61650	65600
	MODERATE INCOME	40300	45250	50250	55200	59200	63150	67150	71100
	MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Jerome County, ID									
	VERY LOW INCOME	21750	24850	27950	31050	33550	36050	38550	41000
	LOW INCOME	34800	39750	44750	49700	53700	57650	61650	65600
	MODERATE INCOME	40300	45250	50250	55200	59200	63150	67150	71100
	MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Latah County, ID									
	VERY LOW INCOME	24750	28250	31800	35300	38150	40950	43800	46600
	LOW INCOME	39550	45200	50850	56500	61000	65550	70050	74600
	MODERATE INCOME	45050	50700	56350	62000	66500	71050	75550	80100
	MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Lemhi County, ID									
	VERY LOW INCOME	21750	24850	27950	31050	33550	36050	38550	41000
	LOW INCOME	34800	39750	44750	49700	53700	57650	61650	65600
	MODERATE INCOME	40300	45250	50250	55200	59200	63150	67150	71100
	MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Lewis County, ID									
	VERY LOW INCOME	21750	24850	27950	31050	33550	36050	38550	41000
	LOW INCOME	34800	39750	44750	49700	53700	57650	61650	65600
	MODERATE INCOME	40300	45250	50250	55200	59200	63150	67150	71100
	MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Lincoln County, ID									
	VERY LOW INCOME	21750	24850	27950	31050	33550	36050	38550	41000
	LOW INCOME	34800	39750	44750	49700	53700	57650	61650	65600
	MODERATE INCOME	40300	45250	50250	55200	59200	63150	67150	71100
	MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Madison County, ID									
	VERY LOW INCOME	21750	24850	27950	31050	33550	36050	38550	41000
	LOW INCOME	34800	39750	44750	49700	53700	57650	61650	65600
	MODERATE INCOME	40300	45250	50250	55200	59200	63150	67150	71100
	MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES, FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG. OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1

STATE:IDAHO

		A D J U S T E D I N C O M E L I M I T S							
P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*	
Minidoka County, ID									
VERY LOW INCOME	21750	24850	27950	31050	33550	36050	38550	41000	
LOW INCOME	34800	39750	44750	49700	53700	57650	61650	65600	
MODERATE INCOME	40300	45250	50250	55200	59200	63150	67150	71100	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Lida County, ID									
VERY LOW INCOME	22650	25850	29100	32300	34900	37500	40100	42650	
LOW INCOME	36200	41350	46550	51700	55850	59950	64100	68250	
MODERATE INCOME	41700	46850	52050	57200	61350	65450	69600	73750	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Payette County, ID									
VERY LOW INCOME	21750	24850	27950	31050	33550	36050	38550	41000	
LOW INCOME	34800	39750	44750	49700	53700	57650	61650	65600	
MODERATE INCOME	40300	45250	50250	55200	59200	63150	67150	71100	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Power County, ID									
VERY LOW INCOME	21750	24850	27950	31050	33550	36050	38550	41000	
LOW INCOME	34800	39750	44750	49700	53700	57650	61650	65600	
MODERATE INCOME	40300	45250	50250	55200	59200	63150	67150	71100	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Shoshl County, ID									
VERY LOW INCOME	21750	24850	27950	31050	33550	36050	38550	41000	
LOW INCOME	34800	39750	44750	49700	53700	57650	61650	65600	
MODERATE INCOME	40300	45250	50250	55200	59200	63150	67150	71100	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Teton County, ID									
VERY LOW INCOME	25500	29150	32800	36400	39350	42250	45150	48050	
LOW INCOME	40800	46600	52450	58250	62900	67550	72250	76900	
MODERATE INCOME	46300	52100	57950	63750	68400	73050	77750	82400	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Twin Falls County, ID									
VERY LOW INCOME	22850	26100	29350	32600	35250	37850	40450	43050	
LOW INCOME	36500	41700	46950	52150	56300	60500	64650	68850	
MODERATE INCOME	42000	47200	52450	57650	61800	66000	70150	74350	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Valley County, ID									
VERY LOW INCOME	23600	27000	30350	33700	36400	39100	41800	44500	
LOW INCOME	37750	43100	48500	53900	58200	62500	66850	71150	
MODERATE INCOME	43250	48600	54000	59400	63700	68000	72350	76650	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES,
FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG.
OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1
 STATE:IDAHO

		----- A D J U S T E D I N C O M E L I M I T S -----							
P R O G R A M		1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Washington County, ID									
VERY LOW INCOME		21750	24850	27950	31050	33550	36050	38550	41000
LOW INCOME		34800	39750	44750	49700	53700	57650	61650	65600
MODERATE INCOME		40300	45250	50250	55200	59200	63150	67150	71100
MOD. INC-GUAR. LOAN		63200	72250	81250	90300	97500	104750	111950	119200

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES,
 FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES
 ** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG.
 OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1

STATE:ILLINOIS

		A D J U S T E D I N C O M E L I M I T S							
P R O G R A M		1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Bloomington, IL MSA									
Bloomington, IL HUD Metro FMR Area									
	VERY LOW INCOME	33400	38150	42900	47650	51500	55300	59100	62900
	LOW INCOME	53400	61000	68650	76250	82350	88450	94550	100650
	MODERATE INCOME	58900	66500	74150	81750	87850	93950	100050	106150
	MOD.INC-GUAR.LOAN	76700	87700	98650	109600	118350	127150	135900	144650
De Witt County, IL HUD Metro FMR Area									
	VERY LOW INCOME	25850	29550	33250	36900	39900	42850	45800	48750
	LOW INCOME	41350	47250	53150	59050	63750	68500	73200	77950
	MODERATE INCOME	46850	52750	58650	64550	69250	74000	78700	83450
	MOD.INC-GUAR.LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Cape Girardeau, MO-IL MSA									
Alexander County, IL SEA									
	VERY LOW INCOME	23450	26800	30150	33500	36200	38900	41550	44250
	LOW INCOME	37500	42900	48250	53600	57900	62200	66450	70750
	MODERATE INCOME	43000	48400	53750	59100	63400	67700	71950	76250
	MOD.INC-GUAR.LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Carbondale-Marion, IL MSA									
Jackson County, IL HUD Metro FMR Area									
	VERY LOW INCOME	23700	27100	30500	33850	36600	39300	42000	44700
	LOW INCOME	37900	43300	48750	54150	58500	62800	67150	71500
	MODERATE INCOME	43400	48800	54250	59650	64000	68300	72650	77000
	MOD.INC-GUAR.LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Williamson County, IL HUD Metro FMR Area									
	VERY LOW INCOME	25550	29200	32850	36500	39450	42350	45300	48200
	LOW INCOME	40900	46700	52550	58400	63050	67750	72400	77100
	MODERATE INCOME	46400	52200	58050	63900	68550	73250	77900	82600
	MOD.INC-GUAR.LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Champaign-Urbana, IL MSA									
	VERY LOW INCOME	29300	33450	37650	41800	45150	48500	51850	55200
	LOW INCOME	46850	53500	60200	66900	72250	77600	82950	88300
	MODERATE INCOME	52350	59000	65700	72400	77750	83100	88450	93800
	MOD.INC-GUAR.LOAN	67300	76900	86550	96150	103850	111550	119250	126900
Chicago-Naperville-Elgin, IL-IN-WI MSA									
Chicago-Joliet-Naperville, IL HUD Metro FMR Area									
	VERY LOW INCOME	31850	36400	40950	45500	49150	52800	56450	60100
	LOW INCOME	50950	58250	65500	72800	78600	84450	90250	96100
	MODERATE INCOME	56450	63750	71000	78300	84100	89950	95750	101600
	MOD.INC-GUAR.LOAN	73250	83700	94200	104650	113000	121400	129750	138150

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES, FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG. OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1

STATE:ILLINOIS

		A D J U S T E D I N C O M E L I M I T S							
P R O G R A M		1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
DeKalb County, IL HUD Metro FMR Area									
	VERY LOW INCOME	29250	33400	37600	41750	45100	48450	51800	55150
	LOW INCOME	46750	53450	60100	66800	72150	77500	82850	88200
	MODERATE INCOME	52250	58950	65600	72300	77650	83000	88350	93700
	MOD. INC-GUAR. LOAN	67250	76850	86450	96050	103750	111400	119100	126800
Grundy County, IL HUD Metro FMR Area									
	VERY LOW INCOME	31150	35600	40050	44450	48050	51600	55150	58700
	LOW INCOME	49750	56900	64000	71100	76800	82500	88150	93850
	MODERATE INCOME	55250	62400	69500	76600	82300	88000	93650	99350
	MOD. INC-GUAR. LOAN	71550	81750	92000	102200	110400	118550	126750	134900
Kendall County, IL HUD Metro FMR Area									
	VERY LOW INCOME	37600	42950	48300	53650	57950	62250	66550	70850
	LOW INCOME	54950	62800	70650	78500	84800	91050	97350	103600
	MODERATE INCOME	60450	68300	76150	84000	90300	96550	102850	109100
	MOD. INC-GUAR. LOAN	79000	90300	101550	112850	121900	130900	139950	148950
Danville, IL MSA									
	VERY LOW INCOME	23700	27100	30500	33850	36600	39300	42000	44700
	LOW INCOME	37900	43300	48750	54150	58500	62800	67150	71500
	MODERATE INCOME	43400	48800	54250	59650	64000	68300	72650	77000
	MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Davenport-Moline-Rock Island, IA-IL MSA									
	VERY LOW INCOME	26400	30200	33950	37700	40750	43750	46750	49800
	LOW INCOME	42200	48250	54250	60300	65100	69950	74750	79600
	MODERATE INCOME	47700	53750	59750	65800	70600	75450	80250	85100
	MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Decatur, IL MSA									
	VERY LOW INCOME	25000	28550	32100	35650	38550	41400	44250	47100
	LOW INCOME	39950	45650	51350	57050	61600	66200	70750	75300
	MODERATE INCOME	45450	51150	56850	62550	67100	71700	76250	80800
	MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Kankakee, IL MSA									
	VERY LOW INCOME	26150	29900	33650	37350	40350	43350	46350	49350
	LOW INCOME	41850	47800	53800	59750	64550	69300	74100	78850
	MODERATE INCOME	47350	53300	59300	65250	70050	74800	79600	84350
	MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Peoria, IL MSA									
	VERY LOW INCOME	27900	31850	35850	39800	43000	46200	49400	52550
	LOW INCOME	44600	50950	57350	63700	68800	73900	79000	84100
	MODERATE INCOME	50100	56450	62850	69200	74300	79400	84500	89600
	MOD. INC-GUAR. LOAN	64100	73250	82400	91550	98850	106200	113500	120850

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES, FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG. OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1

STATE:ILLINOIS

		A D J U S T E D I N C O M E L I M I T S							
P R O G R A M		1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Rockford, IL MSA									
	VERY LOW INCOME	24400	27850	31350	34800	37600	40400	43200	45950
	LOW INCOME	39000	44550	50150	55700	60150	64600	69050	73500
	MODERATE INCOME	44500	50050	55650	61200	65650	70100	74550	79000
	MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Springfield, IL MSA									
	VERY LOW INCOME	28850	33000	37100	41200	44500	47800	51100	54400
	LOW INCOME	46150	52700	59300	65900	71150	76450	81700	87000
	MODERATE INCOME	51650	58200	64800	71400	76650	81950	87200	92500
	MOD. INC-GUAR. LOAN	66350	75800	85300	94750	102350	109900	117500	125050
St. Louis, MO-IL MSA									
Bond County, IL HUD Metro FMR Area									
	VERY LOW INCOME	25200	28800	32400	35950	38850	41750	44600	47500
	LOW INCOME	40250	46000	51750	57500	62100	66700	71300	75900
	MODERATE INCOME	45750	51500	57250	63000	67600	72200	76800	81400
	MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Macoupin County, IL HUD Metro FMR Area									
	VERY LOW INCOME	24150	27600	31050	34450	37250	40000	42750	45500
	LOW INCOME	38550	44100	49600	55100	59500	63900	68300	72750
	MODERATE INCOME	44050	49600	55100	60600	65000	69400	73800	78250
	MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
St. Louis, MO-IL HUD Metro FMR Area									
	VERY LOW INCOME	29050	33200	37350	41450	44800	48100	51400	54750
	LOW INCOME	46400	53050	59650	66300	71600	76900	82200	87500
	MODERATE INCOME	51900	58550	65150	71800	77100	82400	87700	93000
	MOD. INC-GUAR. LOAN	66700	76250	85750	95300	102900	110550	118150	125800
Adams County, IL									
	VERY LOW INCOME	23700	27100	30500	33850	36600	39300	42000	44700
	LOW INCOME	37900	43300	48750	54150	58500	62800	67150	71500
	MODERATE INCOME	43400	48800	54250	59650	64000	68300	72650	77000
	MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Brown County, IL									
	VERY LOW INCOME	27200	31050	34950	38800	41950	45050	48150	51250
	LOW INCOME	43450	49700	55900	62100	67050	72050	77000	81950
	MODERATE INCOME	48950	55200	61400	67600	72550	77550	82500	87450
	MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES,
FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG.
OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1

STATE:ILLINOIS

		A D J U S T E D I N C O M E L I M I T S							
P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*	
Bureau County, IL									
VERY LOW INCOME	25000	28600	32150	35700	38600	41450	44300	47150	
LOW INCOME	39950	45700	51400	57100	61650	66250	70800	75350	
MODERATE INCOME	45450	51200	56900	62600	67150	71750	76300	80850	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Carroll County, IL									
VERY LOW INCOME	23750	27150	30550	33900	36650	39350	42050	44750	
LOW INCOME	38000	43400	48850	54250	58600	62950	67250	71600	
MODERATE INCOME	43500	48900	54350	59750	64100	68450	72750	77100	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Cass County, IL									
VERY LOW INCOME	23700	27100	30500	33850	36600	39300	42000	44700	
LOW INCOME	37900	43300	48750	54150	58500	62800	67150	71500	
MODERATE INCOME	43400	48800	54250	59650	64000	68300	72650	77000	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Christian County, IL									
VERY LOW INCOME	23700	27100	30500	33850	36600	39300	42000	44700	
LOW INCOME	37900	43300	48750	54150	58500	62800	67150	71500	
MODERATE INCOME	43400	48800	54250	59650	64000	68300	72650	77000	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Clark County, IL									
VERY LOW INCOME	23700	27100	30500	33850	36600	39300	42000	44700	
LOW INCOME	37900	43300	48750	54150	58500	62800	67150	71500	
MODERATE INCOME	43400	48800	54250	59650	64000	68300	72650	77000	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Clay County, IL									
VERY LOW INCOME	23700	27100	30500	33850	36600	39300	42000	44700	
LOW INCOME	37900	43300	48750	54150	58500	62800	67150	71500	
MODERATE INCOME	43400	48800	54250	59650	64000	68300	72650	77000	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Coles County, IL									
VERY LOW INCOME	23700	27100	30500	33850	36600	39300	42000	44700	
LOW INCOME	37900	43300	48750	54150	58500	62800	67150	71500	
MODERATE INCOME	43400	48800	54250	59650	64000	68300	72650	77000	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Crawford County, IL									
VERY LOW INCOME	24250	27700	31150	34600	37400	40150	42950	45700	
LOW INCOME	38750	44300	49800	55350	59800	64200	68650	73050	
MODERATE INCOME	44250	49800	55300	60850	65300	69700	74150	78550	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES,
FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG.
OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1

STATE:ILLINOIS

		A D J U S T E D I N C O M E L I M I T S							
P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*	
Cumberland County, IL									
VERY LOW INCOME	23700	27100	30500	33850	36600	39300	42000	44700	
LOW INCOME	37900	43300	48750	54150	58500	62800	67150	71500	
MODERATE INCOME	43400	48800	54250	59650	64000	68300	72650	77000	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Douglas County, IL									
VERY LOW INCOME	24700	28200	31750	35250	38100	40900	43750	46550	
LOW INCOME	39500	45100	50750	56400	60900	65400	69950	74450	
MODERATE INCOME	45000	50600	56250	61900	66400	70900	75450	79950	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Edgar County, IL									
VERY LOW INCOME	23700	27100	30500	33850	36600	39300	42000	44700	
LOW INCOME	37900	43300	48750	54150	58500	62800	67150	71500	
MODERATE INCOME	43400	48800	54250	59650	64000	68300	72650	77000	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Edwards County, IL									
VERY LOW INCOME	23700	27100	30500	33850	36600	39300	42000	44700	
LOW INCOME	37900	43300	48750	54150	58500	62800	67150	71500	
MODERATE INCOME	43400	48800	54250	59650	64000	68300	72650	77000	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Effingham County, IL									
VERY LOW INCOME	26350	30100	33850	37600	40650	43650	46650	49650	
LOW INCOME	42100	48100	54150	60150	64950	69750	74600	79400	
MODERATE INCOME	47600	53600	59650	65650	70450	75250	80100	84900	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Fayette County, IL									
VERY LOW INCOME	23700	27100	30500	33850	36600	39300	42000	44700	
LOW INCOME	37900	43300	48750	54150	58500	62800	67150	71500	
MODERATE INCOME	43400	48800	54250	59650	64000	68300	72650	77000	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Franklin County, IL									
VERY LOW INCOME	23700	27100	30500	33850	36600	39300	42000	44700	
LOW INCOME	37900	43300	48750	54150	58500	62800	67150	71500	
MODERATE INCOME	43400	48800	54250	59650	64000	68300	72650	77000	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Fulton County, IL									
VERY LOW INCOME	23700	27100	30500	33850	36600	39300	42000	44700	
LOW INCOME	37900	43300	48750	54150	58500	62800	67150	71500	
MODERATE INCOME	43400	48800	54250	59650	64000	68300	72650	77000	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES, FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG. OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1

STATE:ILLINOIS

		A D J U S T E D I N C O M E L I M I T S							
P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*	
Gallatin County, IL									
VERY LOW INCOME	23700	27100	30500	33850	36600	39300	42000	44700	
LOW INCOME	37900	43300	48750	54150	58500	62800	67150	71500	
MODERATE INCOME	43400	48800	54250	59650	64000	68300	72650	77000	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Greene County, IL									
VERY LOW INCOME	23700	27100	30500	33850	36600	39300	42000	44700	
LOW INCOME	37900	43300	48750	54150	58500	62800	67150	71500	
MODERATE INCOME	43400	48800	54250	59650	64000	68300	72650	77000	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Hamilton County, IL									
VERY LOW INCOME	23700	27100	30500	33850	36600	39300	42000	44700	
LOW INCOME	37900	43300	48750	54150	58500	62800	67150	71500	
MODERATE INCOME	43400	48800	54250	59650	64000	68300	72650	77000	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Hancock County, IL									
VERY LOW INCOME	23700	27100	30500	33850	36600	39300	42000	44700	
LOW INCOME	37900	43300	48750	54150	58500	62800	67150	71500	
MODERATE INCOME	43400	48800	54250	59650	64000	68300	72650	77000	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Hardin County, IL									
VERY LOW INCOME	23700	27100	30500	33850	36600	39300	42000	44700	
LOW INCOME	37900	43300	48750	54150	58500	62800	67150	71500	
MODERATE INCOME	43400	48800	54250	59650	64000	68300	72650	77000	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Henderson County, IL									
VERY LOW INCOME	23700	27100	30500	33850	36600	39300	42000	44700	
LOW INCOME	37900	43300	48750	54150	58500	62800	67150	71500	
MODERATE INCOME	43400	48800	54250	59650	64000	68300	72650	77000	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Iroquois County, IL									
VERY LOW INCOME	23700	27100	30500	33850	36600	39300	42000	44700	
LOW INCOME	37900	43300	48750	54150	58500	62800	67150	71500	
MODERATE INCOME	43400	48800	54250	59650	64000	68300	72650	77000	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Jasper County, IL									
VERY LOW INCOME	25950	29650	33350	37050	40050	43000	45950	48950	
LOW INCOME	41500	47450	53350	59300	64050	68800	73550	78300	
MODERATE INCOME	47000	52950	58850	64800	69550	74300	79050	83800	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	

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MFH Direct/Guaranteed & Payment Assistance Method 1

STATE:ILLINOIS

		A D J U S T E D I N C O M E L I M I T S							
P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*	
Jefferson County, IL									
VERY LOW INCOME	23700	27100	30500	33850	36600	39300	42000	44700	
LOW INCOME	37900	43300	48750	54150	58500	62800	67150	71500	
MODERATE INCOME	43400	48800	54250	59650	64000	68300	72650	77000	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Jo Daviess County, IL									
VERY LOW INCOME	26700	30500	34300	38100	41150	44200	47250	50300	
LOW INCOME	42650	48750	54850	60950	65850	70700	75600	80450	
MODERATE INCOME	48150	54250	60350	66450	71350	76200	81100	85950	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Johnson County, IL									
VERY LOW INCOME	23700	27100	30500	33850	36600	39300	42000	44700	
LOW INCOME	37900	43300	48750	54150	58500	62800	67150	71500	
MODERATE INCOME	43400	48800	54250	59650	64000	68300	72650	77000	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Knox County, IL									
VERY LOW INCOME	23700	27100	30500	33850	36600	39300	42000	44700	
LOW INCOME	37900	43300	48750	54150	58500	62800	67150	71500	
MODERATE INCOME	43400	48800	54250	59650	64000	68300	72650	77000	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
La Salle County, IL									
VERY LOW INCOME	26250	30000	33750	37500	40500	43500	46500	49500	
LOW INCOME	42000	48000	54000	60000	64800	69600	74400	79200	
MODERATE INCOME	47500	53500	59500	65500	70300	75100	79900	84700	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Lawrence County, IL									
VERY LOW INCOME	23700	27100	30500	33850	36600	39300	42000	44700	
LOW INCOME	37900	43300	48750	54150	58500	62800	67150	71500	
MODERATE INCOME	43400	48800	54250	59650	64000	68300	72650	77000	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Lee County, IL									
VERY LOW INCOME	26600	30400	34200	38000	41050	44100	47150	50200	
LOW INCOME	42550	48650	54700	60800	65650	70550	75400	80250	
MODERATE INCOME	48050	54150	60200	66300	71150	76050	80900	85750	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Livingston County, IL									
VERY LOW INCOME	26000	29700	33400	37100	40100	43050	46050	49000	
LOW INCOME	41550	47500	53400	59350	64100	68850	73600	78350	
MODERATE INCOME	47050	53000	58900	64850	69600	74350	79100	83850	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES, FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG. OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1

STATE:ILLINOIS

		A D J U S T E D I N C O M E L I M I T S								
P R O G R A M		1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*	
Logan County, IL		VERY LOW INCOME	26000	29700	33400	37100	40100	43050	46050	49000
		LOW INCOME	41550	47500	53400	59350	64100	68850	73600	78350
		MODERATE INCOME	47050	53000	58900	64850	69600	74350	79100	83850
		MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Marion County, IL		VERY LOW INCOME	23700	27100	30500	33850	36600	39300	42000	44700
		LOW INCOME	37900	43300	48750	54150	58500	62800	67150	71500
		MODERATE INCOME	43400	48800	54250	59650	64000	68300	72650	77000
		MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Mason County, IL		VERY LOW INCOME	23700	27100	30500	33850	36600	39300	42000	44700
		LOW INCOME	37900	43300	48750	54150	58500	62800	67150	71500
		MODERATE INCOME	43400	48800	54250	59650	64000	68300	72650	77000
		MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Massac County, IL		VERY LOW INCOME	23700	27100	30500	33850	36600	39300	42000	44700
		LOW INCOME	37900	43300	48750	54150	58500	62800	67150	71500
		MODERATE INCOME	43400	48800	54250	59650	64000	68300	72650	77000
		MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
McDonough County, IL		VERY LOW INCOME	25100	28700	32300	35850	38750	41600	44500	47350
		LOW INCOME	40150	45900	51600	57350	61950	66550	71100	75700
		MODERATE INCOME	45650	51400	57100	62850	67450	72050	76600	81200
		MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Montgomery County, IL		VERY LOW INCOME	23700	27100	30500	33850	36600	39300	42000	44700
		LOW INCOME	37900	43300	48750	54150	58500	62800	67150	71500
		MODERATE INCOME	43400	48800	54250	59650	64000	68300	72650	77000
		MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Morgan County, IL		VERY LOW INCOME	23700	27100	30500	33850	36600	39300	42000	44700
		LOW INCOME	37900	43300	48750	54150	58500	62800	67150	71500
		MODERATE INCOME	43400	48800	54250	59650	64000	68300	72650	77000
		MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Moultrie County, IL		VERY LOW INCOME	23700	27100	30500	33850	36600	39300	42000	44700
		LOW INCOME	37900	43300	48750	54150	58500	62800	67150	71500
		MODERATE INCOME	43400	48800	54250	59650	64000	68300	72650	77000
		MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES, FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG. OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1

STATE:ILLINOIS

		A D J U S T E D I N C O M E L I M I T S							
P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*	
Ogle County, IL									
VERY LOW INCOME	26300	30050	33800	37550	40600	43600	46600	49600	
LOW INCOME	42050	48100	54100	60100	64900	69700	74500	79350	
MODERATE INCOME	47550	53600	59600	65600	70400	75200	80000	84850	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Perry County, IL									
VERY LOW INCOME	23900	27300	30700	34100	36850	39600	42300	45050	
LOW INCOME	38200	43650	49100	54550	58900	63300	67650	72000	
MODERATE INCOME	43700	49150	54600	60050	64400	68800	73150	77500	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Pike County, IL									
VERY LOW INCOME	23700	27100	30500	33850	36600	39300	42000	44700	
LOW INCOME	37900	43300	48750	54150	58500	62800	67150	71500	
MODERATE INCOME	43400	48800	54250	59650	64000	68300	72650	77000	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Pope County, IL									
VERY LOW INCOME	23700	27100	30500	33850	36600	39300	42000	44700	
LOW INCOME	37900	43300	48750	54150	58500	62800	67150	71500	
MODERATE INCOME	43400	48800	54250	59650	64000	68300	72650	77000	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Pulaski County, IL									
VERY LOW INCOME	23700	27100	30500	33850	36600	39300	42000	44700	
LOW INCOME	37900	43300	48750	54150	58500	62800	67150	71500	
MODERATE INCOME	43400	48800	54250	59650	64000	68300	72650	77000	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Putnam County, IL									
VERY LOW INCOME	29450	33650	37850	42050	45450	48800	52150	55550	
LOW INCOME	47100	53850	60550	67300	72700	78050	83450	88850	
MODERATE INCOME	52600	59350	66050	72800	78200	83550	88950	94350	
MOD. INC-GUAR. LOAN	67750	77400	87100	96750	104500	112250	119950	127700	
Randolph County, IL									
VERY LOW INCOME	24200	27650	31100	34550	37350	40100	42850	45650	
LOW INCOME	38700	44250	49750	55300	59700	64150	68550	73000	
MODERATE INCOME	44200	49750	55250	60800	65200	69650	74050	78500	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Richland County, IL									
VERY LOW INCOME	23700	27100	30500	33850	36600	39300	42000	44700	
LOW INCOME	37900	43300	48750	54150	58500	62800	67150	71500	
MODERATE INCOME	43400	48800	54250	59650	64000	68300	72650	77000	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES, FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG. OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1

STATE:ILLINOIS

		A D J U S T E D I N C O M E L I M I T S							
P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*	
Saline County, IL									
VERY LOW INCOME	23700	27100	30500	33850	36600	39300	42000	44700	
LOW INCOME	37900	43300	48750	54150	58500	62800	67150	71500	
MODERATE INCOME	43400	48800	54250	59650	64000	68300	72650	77000	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Schuyler County, IL									
VERY LOW INCOME	23700	27100	30500	33850	36600	39300	42000	44700	
LOW INCOME	37900	43300	48750	54150	58500	62800	67150	71500	
MODERATE INCOME	43400	48800	54250	59650	64000	68300	72650	77000	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Scott County, IL									
VERY LOW INCOME	24050	27500	30950	34350	37100	39850	42600	45350	
LOW INCOME	38450	43950	49450	54950	59350	63750	68150	72550	
MODERATE INCOME	43950	49450	54950	60450	64850	69250	73650	78050	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Shelby County, IL									
VERY LOW INCOME	23700	27100	30500	33850	36600	39300	42000	44700	
LOW INCOME	37900	43300	48750	54150	58500	62800	67150	71500	
MODERATE INCOME	43400	48800	54250	59650	64000	68300	72650	77000	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Stephenson County, IL									
VERY LOW INCOME	23700	27100	30500	33850	36600	39300	42000	44700	
LOW INCOME	37900	43300	48750	54150	58500	62800	67150	71500	
MODERATE INCOME	43400	48800	54250	59650	64000	68300	72650	77000	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Union County, IL									
VERY LOW INCOME	23700	27100	30500	33850	36600	39300	42000	44700	
LOW INCOME	37900	43300	48750	54150	58500	62800	67150	71500	
MODERATE INCOME	43400	48800	54250	59650	64000	68300	72650	77000	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Wabash County, IL									
VERY LOW INCOME	24150	27600	31050	34500	37300	40050	42800	45550	
LOW INCOME	38650	44150	49700	55200	59600	64050	68450	72850	
MODERATE INCOME	44150	49650	55200	60700	65100	69550	73950	78350	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Warren County, IL									
VERY LOW INCOME	23700	27100	30500	33850	36600	39300	42000	44700	
LOW INCOME	37900	43300	48750	54150	58500	62800	67150	71500	
MODERATE INCOME	43400	48800	54250	59650	64000	68300	72650	77000	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES,
FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG.
OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1
 STATE:ILLINOIS

		----- A D J U S T E D I N C O M E L I M I T S -----							
P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*	
Washington County, IL									
VERY LOW INCOME	26050	29750	33450	37150	40150	43100	46100	49050	
LOW INCOME	41600	47550	53500	59450	64200	68950	73700	78450	
MODERATE INCOME	47100	53050	59000	64950	69700	74450	79200	83950	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Wayne County, IL									
VERY LOW INCOME	23700	27100	30500	33850	36600	39300	42000	44700	
LOW INCOME	37900	43300	48750	54150	58500	62800	67150	71500	
MODERATE INCOME	43400	48800	54250	59650	64000	68300	72650	77000	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
White County, IL									
VERY LOW INCOME	23700	27100	30500	33850	36600	39300	42000	44700	
LOW INCOME	37900	43300	48750	54150	58500	62800	67150	71500	
MODERATE INCOME	43400	48800	54250	59650	64000	68300	72650	77000	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Whiteside County, IL									
VERY LOW INCOME	23850	27250	30650	34050	36800	39500	42250	44950	
LOW INCOME	38150	43600	49050	54500	58850	63200	67600	71950	
MODERATE INCOME	43650	49100	54550	60000	64350	68700	73100	77450	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES,
 FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG.
 OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1

STATE:INDIANA

		A D J U S T E D I N C O M E L I M I T S							
P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*	
Bloomington, IN MSA									
Bloomington, IN HUD Metro FMR Area									
VERY LOW INCOME	26250	30000	33750	37450	40450	43450	46450	49450	
LOW INCOME	41950	47900	53900	59900	64700	69500	74300	79050	
MODERATE INCOME	47450	53400	59400	65400	70200	75000	79800	84550	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Owen County, IN HUD Metro FMR Area									
VERY LOW INCOME	22900	26150	29400	32650	35300	37900	40500	43100	
LOW INCOME	36600	41800	47050	52250	56450	60600	64800	68950	
MODERATE INCOME	42100	47300	52550	57750	61950	66100	70300	74450	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Chicago-Naperville-Elgin, IL-IN-WI MSA									
Gary, IN HUD Metro FMR Area									
VERY LOW INCOME	26250	30000	33750	37450	40450	43450	46450	49450	
LOW INCOME	41950	47900	53900	59900	64700	69500	74300	79050	
MODERATE INCOME	47450	53400	59400	65400	70200	75000	79800	84550	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Jasper County, IN HUD Metro FMR Area									
VERY LOW INCOME	24900	28450	32000	35550	38400	41250	44100	46950	
LOW INCOME	39850	45500	51200	56900	61450	66000	70550	75100	
MODERATE INCOME	45350	51000	56700	62400	66950	71500	76050	80600	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Cincinnati, OH-KY-IN MSA									
Cincinnati, OH-KY-IN HUD Metro FMR Area									
VERY LOW INCOME	30250	34550	38850	43150	46650	50100	53550	57000	
LOW INCOME	48350	55250	62150	69050	74550	80100	85600	91150	
MODERATE INCOME	53850	60750	67650	74550	80050	85600	91100	96650	
MOD. INC-GUAR. LOAN	69500	79400	89350	99250	107200	115150	123050	131000	
Union County, IN HUD Metro FMR Area									
VERY LOW INCOME	22900	26150	29400	32650	35300	37900	40500	43100	
LOW INCOME	36600	41800	47050	52250	56450	60600	64800	68950	
MODERATE INCOME	42100	47300	52550	57750	61950	66100	70300	74450	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Columbus, IN MSA									
VERY LOW INCOME	27300	31200	35100	38950	42100	45200	48300	51450	
LOW INCOME	43600	49850	56050	62300	67300	72250	77250	82250	
MODERATE INCOME	49100	55350	61550	67800	72800	77750	82750	87750	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES, FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG. OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1

STATE:INDIANA

		A D J U S T E D I N C O M E L I M I T S							
P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*	
Elkhart-Goshen, IN MSA									
VERY LOW INCOME	24600	28100	31600	35100	37950	40750	43550	46350	
LOW INCOME	39300	44900	50550	56150	60650	65150	69650	74100	
MODERATE INCOME	44800	50400	56050	61650	66150	70650	75150	79600	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Evansville, IN-KY MSA									
VERY LOW INCOME	25400	29000	32650	36250	39150	42050	44950	47850	
LOW INCOME	40600	46400	52200	58000	62650	67300	71900	76550	
MODERATE INCOME	46100	51900	57700	63500	68150	72800	77400	82050	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Fort Wayne, IN MSA									
VERY LOW INCOME	24900	28450	32000	35550	38400	41250	44100	46950	
LOW INCOME	39850	45500	51200	56900	61450	66000	70550	75100	
MODERATE INCOME	45350	51000	56700	62400	66950	71500	76050	80600	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Indianapolis-Carmel-Anderson, IN MSA									
Anderson, IN HUD Metro FMR Area									
VERY LOW INCOME	22900	26150	29400	32650	35300	37900	40500	43100	
LOW INCOME	36600	41800	47050	52250	56450	60600	64800	68950	
MODERATE INCOME	42100	47300	52550	57750	61950	66100	70300	74450	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Indianapolis-Carmel, IN HUD Metro FMR Area									
VERY LOW INCOME	28700	32800	36900	41000	44300	47600	50850	54150	
LOW INCOME	45900	52500	59050	65600	70850	76100	81350	86600	
MODERATE INCOME	51400	58000	64550	71100	76350	81600	86850	92100	
MOD. INC-GUAR. LOAN	66000	75450	84850	94300	101850	109400	116950	124500	
Putnam County, IN HUD Metro FMR Area									
VERY LOW INCOME	24550	28050	31550	35050	37900	40700	43500	46300	
LOW INCOME	39250	44900	50500	56100	60600	65100	69550	74050	
MODERATE INCOME	44750	50400	56000	61600	66100	70600	75050	79550	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Kokomo, IN MSA									
VERY LOW INCOME	22900	26150	29400	32650	35300	37900	40500	43100	
LOW INCOME	36600	41800	47050	52250	56450	60600	64800	68950	
MODERATE INCOME	42100	47300	52550	57750	61950	66100	70300	74450	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES, FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG. OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1

STATE:INDIANA

		A D J U S T E D I N C O M E L I M I T S							
P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*	
Lafayette-West Lafayette, IN MSA									
Carroll County, IN HUD Metro FMR Area									
VERY LOW INCOME	23600	27000	30350	33700	36400	39100	41800	44500	
LOW INCOME	37750	43100	48500	53900	58200	62500	66850	71150	
MODERATE INCOME	43250	48600	54000	59400	63700	68000	72350	76650	
MOD.INC-GUAR.LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Lafayette-West Lafayette, IN HUD Metro FMR Area									
VERY LOW INCOME	26600	30400	34200	37950	41000	44050	47100	50100	
LOW INCOME	42500	48550	54650	60700	65550	70400	75250	80100	
MODERATE INCOME	48000	54050	60150	66200	71050	75900	80750	85600	
MOD.INC-GUAR.LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Louisville/Jefferson County, KY-IN MSA									
Louisville, KY-IN HUD Metro FMR Area									
VERY LOW INCOME	27150	31000	34900	38750	41850	44950	48050	51150	
LOW INCOME	43400	49600	55800	62000	66950	71900	76900	81850	
MODERATE INCOME	48900	55100	61300	67500	72450	77400	82400	87350	
MOD.INC-GUAR.LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Scott County, IN HUD Metro FMR Area									
VERY LOW INCOME	22900	26150	29400	32650	35300	37900	40500	43100	
LOW INCOME	36600	41800	47050	52250	56450	60600	64800	68950	
MODERATE INCOME	42100	47300	52550	57750	61950	66100	70300	74450	
MOD.INC-GUAR.LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Washington County, IN HUD Metro FMR Area									
VERY LOW INCOME	22900	26150	29400	32650	35300	37900	40500	43100	
LOW INCOME	36600	41800	47050	52250	56450	60600	64800	68950	
MODERATE INCOME	42100	47300	52550	57750	61950	66100	70300	74450	
MOD.INC-GUAR.LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Michigan City-La Porte, IN MSA									
VERY LOW INCOME	23500	26850	30200	33550	36250	38950	41650	44300	
LOW INCOME	37600	42950	48350	53700	58000	62300	66600	70900	
MODERATE INCOME	43100	48450	53850	59200	63500	67800	72100	76400	
MOD.INC-GUAR.LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Muncie, IN MSA									
VERY LOW INCOME	22900	26150	29400	32650	35300	37900	40500	43100	
LOW INCOME	36600	41800	47050	52250	56450	60600	64800	68950	
MODERATE INCOME	42100	47300	52550	57750	61950	66100	70300	74450	
MOD.INC-GUAR.LOAN	63200	72250	81250	90300	97500	104750	111950	119200	

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES,
FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG.
OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1

STATE:INDIANA

----- A D J U S T E D I N C O M E L I M I T S -----

P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
South Bend-Mishawaka, IN-MI MSA								
South Bend-Mishawaka, IN HUD Metro FMR Area								
VERY LOW INCOME	24800	28350	31900	35400	38250	41100	43900	46750
LOW INCOME	39650	45300	51000	56650	61200	65700	70250	74800
MODERATE INCOME	45150	50800	56500	62150	66700	71200	75750	80300
MOD.INC-GUAR.LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Terre Haute, IN MSA								
Sullivan County, IN HUD Metro FMR Area								
VERY LOW INCOME	22900	26150	29400	32650	35300	37900	40500	43100
LOW INCOME	36600	41800	47050	52250	56450	60600	64800	68950
MODERATE INCOME	42100	47300	52550	57750	61950	66100	70300	74450
MOD.INC-GUAR.LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Terre Haute, IN HUD Metro FMR Area								
VERY LOW INCOME	22900	26150	29400	32650	35300	37900	40500	43100
LOW INCOME	36600	41800	47050	52250	56450	60600	64800	68950
MODERATE INCOME	42100	47300	52550	57750	61950	66100	70300	74450
MOD.INC-GUAR.LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Adams County, IN								
VERY LOW INCOME	22900	26150	29400	32650	35300	37900	40500	43100
LOW INCOME	36600	41800	47050	52250	56450	60600	64800	68950
MODERATE INCOME	42100	47300	52550	57750	61950	66100	70300	74450
MOD.INC-GUAR.LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Blackford County, IN								
VERY LOW INCOME	22900	26150	29400	32650	35300	37900	40500	43100
LOW INCOME	36600	41800	47050	52250	56450	60600	64800	68950
MODERATE INCOME	42100	47300	52550	57750	61950	66100	70300	74450
MOD.INC-GUAR.LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Cass County, IN								
VERY LOW INCOME	22900	26150	29400	32650	35300	37900	40500	43100
LOW INCOME	36600	41800	47050	52250	56450	60600	64800	68950
MODERATE INCOME	42100	47300	52550	57750	61950	66100	70300	74450
MOD.INC-GUAR.LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Clinton County, IN								
VERY LOW INCOME	23400	26750	30100	33400	36100	38750	41450	44100
LOW INCOME	37400	42750	48100	53450	57750	62000	66300	70550
MODERATE INCOME	42900	48250	53600	58950	63250	67500	71800	76050
MOD.INC-GUAR.LOAN	63200	72250	81250	90300	97500	104750	111950	119200

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES, FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG. OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1

STATE:INDIANA

		A D J U S T E D I N C O M E L I M I T S							
P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*	
Crawford County, IN									
VERY LOW INCOME	22900	26150	29400	32650	35300	37900	40500	43100	
LOW INCOME	36600	41800	47050	52250	56450	60600	64800	68950	
MODERATE INCOME	42100	47300	52550	57750	61950	66100	70300	74450	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Daviness County, IN									
VERY LOW INCOME	22900	26150	29400	32650	35300	37900	40500	43100	
LOW INCOME	36600	41800	47050	52250	56450	60600	64800	68950	
MODERATE INCOME	42100	47300	52550	57750	61950	66100	70300	74450	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
DeKalb County, IN									
VERY LOW INCOME	23350	26650	30000	33300	36000	38650	41300	44000	
LOW INCOME	37300	42650	47950	53300	57550	61850	66100	70350	
MODERATE INCOME	42800	48150	53450	58800	63050	67350	71600	75850	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Decatur County, IN									
VERY LOW INCOME	22900	26150	29400	32650	35300	37900	40500	43100	
LOW INCOME	36600	41800	47050	52250	56450	60600	64800	68950	
MODERATE INCOME	42100	47300	52550	57750	61950	66100	70300	74450	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Dubois County, IN									
VERY LOW INCOME	27300	31200	35100	38950	42100	45200	48300	51450	
LOW INCOME	43600	49850	56050	62300	67300	72250	77250	82250	
MODERATE INCOME	49100	55350	61550	67800	72800	77750	82750	87750	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Fayette County, IN									
VERY LOW INCOME	22900	26150	29400	32650	35300	37900	40500	43100	
LOW INCOME	36600	41800	47050	52250	56450	60600	64800	68950	
MODERATE INCOME	42100	47300	52550	57750	61950	66100	70300	74450	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Fountain County, IN									
VERY LOW INCOME	22900	26150	29400	32650	35300	37900	40500	43100	
LOW INCOME	36600	41800	47050	52250	56450	60600	64800	68950	
MODERATE INCOME	42100	47300	52550	57750	61950	66100	70300	74450	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Franklin County, IN									
VERY LOW INCOME	25000	28550	32100	35650	38550	41400	44250	47100	
LOW INCOME	39950	45650	51350	57050	61600	66200	70750	75300	
MODERATE INCOME	45450	51150	56850	62550	67100	71700	76250	80800	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES,
FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG.
OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1

STATE:INDIANA

		A D J U S T E D I N C O M E L I M I T S								
P R O G R A M		1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*	
Fulton County, IN		VERY LOW INCOME	22900	26150	29400	32650	35300	37900	40500	43100
		LOW INCOME	36600	41800	47050	52250	56450	60600	64800	68950
		MODERATE INCOME	42100	47300	52550	57750	61950	66100	70300	74450
		MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Gibson County, IN		VERY LOW INCOME	23950	27350	30750	34150	36900	39650	42350	45100
		LOW INCOME	38250	43700	49200	54650	59000	63400	67750	72150
		MODERATE INCOME	43750	49200	54700	60150	64500	68900	73250	77650
		MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Grant County, IN		VERY LOW INCOME	22900	26150	29400	32650	35300	37900	40500	43100
		LOW INCOME	36600	41800	47050	52250	56450	60600	64800	68950
		MODERATE INCOME	42100	47300	52550	57750	61950	66100	70300	74450
		MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Greene County, IN		VERY LOW INCOME	22900	26150	29400	32650	35300	37900	40500	43100
		LOW INCOME	36600	41800	47050	52250	56450	60600	64800	68950
		MODERATE INCOME	42100	47300	52550	57750	61950	66100	70300	74450
		MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Henry County, IN		VERY LOW INCOME	22900	26150	29400	32650	35300	37900	40500	43100
		LOW INCOME	36600	41800	47050	52250	56450	60600	64800	68950
		MODERATE INCOME	42100	47300	52550	57750	61950	66100	70300	74450
		MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Huntington County, IN		VERY LOW INCOME	22900	26150	29400	32650	35300	37900	40500	43100
		LOW INCOME	36600	41800	47050	52250	56450	60600	64800	68950
		MODERATE INCOME	42100	47300	52550	57750	61950	66100	70300	74450
		MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Jackson County, IN		VERY LOW INCOME	22900	26150	29400	32650	35300	37900	40500	43100
		LOW INCOME	36600	41800	47050	52250	56450	60600	64800	68950
		MODERATE INCOME	42100	47300	52550	57750	61950	66100	70300	74450
		MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Jay County, IN		VERY LOW INCOME	22900	26150	29400	32650	35300	37900	40500	43100
		LOW INCOME	36600	41800	47050	52250	56450	60600	64800	68950
		MODERATE INCOME	42100	47300	52550	57750	61950	66100	70300	74450
		MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES, FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG. OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1
 STATE:INDIANA

----- A D J U S T E D I N C O M E L I M I T S -----

P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Jefferson County, IN								
VERY LOW INCOME	22900	26150	29400	32650	35300	37900	40500	43100
LOW INCOME	36600	41800	47050	52250	56450	60600	64800	68950
MODERATE INCOME	42100	47300	52550	57750	61950	66100	70300	74450
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Jennings County, IN								
VERY LOW INCOME	22900	26150	29400	32650	35300	37900	40500	43100
LOW INCOME	36600	41800	47050	52250	56450	60600	64800	68950
MODERATE INCOME	42100	47300	52550	57750	61950	66100	70300	74450
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Knox County, IN								
VERY LOW INCOME	22900	26150	29400	32650	35300	37900	40500	43100
LOW INCOME	36600	41800	47050	52250	56450	60600	64800	68950
MODERATE INCOME	42100	47300	52550	57750	61950	66100	70300	74450
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Kosciusko County, IN								
VERY LOW INCOME	25100	28700	32300	35850	38750	41600	44500	47350
LOW INCOME	40150	45900	51600	57350	61950	66550	71100	75700
MODERATE INCOME	45650	51400	57100	62850	67450	72050	76600	81200
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
LaGrange County, IN								
VERY LOW INCOME	23700	27100	30500	33850	36600	39300	42000	44700
LOW INCOME	37900	43300	48750	54150	58500	62800	67150	71500
MODERATE INCOME	43400	48800	54250	59650	64000	68300	72650	77000
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Lawrence County, IN								
VERY LOW INCOME	22900	26150	29400	32650	35300	37900	40500	43100
LOW INCOME	36600	41800	47050	52250	56450	60600	64800	68950
MODERATE INCOME	42100	47300	52550	57750	61950	66100	70300	74450
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Marshall County, IN								
VERY LOW INCOME	23100	26400	29700	32950	35600	38250	40900	43500
LOW INCOME	36900	42150	47450	52700	56900	61150	65350	69550
MODERATE INCOME	42400	47650	52950	58200	62400	66650	70850	75050
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Martin County, IN								
VERY LOW INCOME	22900	26150	29400	32650	35300	37900	40500	43100
LOW INCOME	36600	41800	47050	52250	56450	60600	64800	68950
MODERATE INCOME	42100	47300	52550	57750	61950	66100	70300	74450
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES, FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES
 ** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG. OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1

STATE:INDIANA

		A D J U S T E D I N C O M E L I M I T S							
P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*	
Miami County, IN									
VERY LOW INCOME	22900	26150	29400	32650	35300	37900	40500	43100	
LOW INCOME	36600	41800	47050	52250	56450	60600	64800	68950	
MODERATE INCOME	42100	47300	52550	57750	61950	66100	70300	74450	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Montgomery County, IN									
VERY LOW INCOME	23800	27200	30600	33950	36700	39400	42100	44850	
LOW INCOME	38000	43450	48850	54300	58650	63000	67350	71700	
MODERATE INCOME	43500	48950	54350	59800	64150	68500	72850	77200	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Noble County, IN									
VERY LOW INCOME	23600	27000	30350	33700	36400	39100	41800	44500	
LOW INCOME	37750	43100	48500	53900	58200	62500	66850	71150	
MODERATE INCOME	43250	48600	54000	59400	63700	68000	72350	76650	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Orange County, IN									
VERY LOW INCOME	22900	26150	29400	32650	35300	37900	40500	43100	
LOW INCOME	36600	41800	47050	52250	56450	60600	64800	68950	
MODERATE INCOME	42100	47300	52550	57750	61950	66100	70300	74450	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Parke County, IN									
VERY LOW INCOME	22900	26150	29400	32650	35300	37900	40500	43100	
LOW INCOME	36600	41800	47050	52250	56450	60600	64800	68950	
MODERATE INCOME	42100	47300	52550	57750	61950	66100	70300	74450	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Perry County, IN									
VERY LOW INCOME	22900	26150	29400	32650	35300	37900	40500	43100	
LOW INCOME	36600	41800	47050	52250	56450	60600	64800	68950	
MODERATE INCOME	42100	47300	52550	57750	61950	66100	70300	74450	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Pike County, IN									
VERY LOW INCOME	23050	26350	29650	32900	35550	38200	40800	43450	
LOW INCOME	36850	42100	47400	52650	56850	61050	65300	69500	
MODERATE INCOME	42350	47600	52900	58150	62350	66550	70800	75000	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Pulaski County, IN									
VERY LOW INCOME	22900	26150	29400	32650	35300	37900	40500	43100	
LOW INCOME	36600	41800	47050	52250	56450	60600	64800	68950	
MODERATE INCOME	42100	47300	52550	57750	61950	66100	70300	74450	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES, FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG. OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1
STATE:INDIANA

----- A D J U S T E D I N C O M E L I M I T S -----

P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Randolph County, IN								
VERY LOW INCOME	22900	26150	29400	32650	35300	37900	40500	43100
LOW INCOME	36600	41800	47050	52250	56450	60600	64800	68950
MODERATE INCOME	42100	47300	52550	57750	61950	66100	70300	74450
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Ripley County, IN								
VERY LOW INCOME	23350	26650	30000	33300	36000	38650	41300	44000
LOW INCOME	37300	42650	47950	53300	57550	61850	66100	70350
MODERATE INCOME	42800	48150	53450	58800	63050	67350	71600	75850
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Rush County, IN								
VERY LOW INCOME	22900	26150	29400	32650	35300	37900	40500	43100
LOW INCOME	36600	41800	47050	52250	56450	60600	64800	68950
MODERATE INCOME	42100	47300	52550	57750	61950	66100	70300	74450
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Spencer County, IN								
VERY LOW INCOME	25750	29400	33100	36750	39700	42650	45600	48550
LOW INCOME	41150	47050	52900	58800	63500	68200	72900	77600
MODERATE INCOME	46650	52550	58400	64300	69000	73700	78400	83100
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Starke County, IN								
VERY LOW INCOME	22900	26150	29400	32650	35300	37900	40500	43100
LOW INCOME	36600	41800	47050	52250	56450	60600	64800	68950
MODERATE INCOME	42100	47300	52550	57750	61950	66100	70300	74450
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Steuben County, IN								
VERY LOW INCOME	23250	26600	29900	33200	35900	38550	41200	43850
LOW INCOME	37150	42500	47800	53100	57350	61600	65850	70100
MODERATE INCOME	42650	48000	53300	58600	62850	67100	71350	75600
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Switzerland County, IN								
VERY LOW INCOME	22900	26150	29400	32650	35300	37900	40500	43100
LOW INCOME	36600	41800	47050	52250	56450	60600	64800	68950
MODERATE INCOME	42100	47300	52550	57750	61950	66100	70300	74450
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Tipton County, IN								
VERY LOW INCOME	24850	28400	31950	35450	38300	41150	44000	46800
LOW INCOME	39700	45350	51050	56700	61250	65750	70300	74850
MODERATE INCOME	45200	50850	56550	62200	66750	71250	75800	80350
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES,
FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES
** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG.
OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1

STATE:INDIANA

----- A D J U S T E D I N C O M E L I M I T S -----

P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Wabash County, IN								
VERY LOW INCOME	22900	26150	29400	32650	35300	37900	40500	43100
LOW INCOME	36600	41800	47050	52250	56450	60600	64800	68950
MODERATE INCOME	42100	47300	52550	57750	61950	66100	70300	74450
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Warren County, IN								
VERY LOW INCOME	25550	29200	32850	36450	39400	42300	45200	48150
LOW INCOME	40800	46650	52450	58300	62950	67650	72300	76950
MODERATE INCOME	46300	52150	57950	63800	68450	73150	77800	82450
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Wayne County, IN								
VERY LOW INCOME	22900	26150	29400	32650	35300	37900	40500	43100
LOW INCOME	36600	41800	47050	52250	56450	60600	64800	68950
MODERATE INCOME	42100	47300	52550	57750	61950	66100	70300	74450
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
White County, IN								
VERY LOW INCOME	23200	26500	29800	33100	35750	38400	41050	43700
LOW INCOME	37050	42350	47650	52950	57200	61400	65650	69900
MODERATE INCOME	42550	47850	53150	58450	62700	66900	71150	75400
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES, FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG. OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1

STATE:IOWA

		A D J U S T E D I N C O M E L I M I T S							
P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*	
Ames, IA MSA									
VERY LOW INCOME	33150	37850	42600	47300	51100	54900	58700	62450	
LOW INCOME	53000	60550	68150	75700	81750	87800	93850	99900	
MODERATE INCOME	58500	66050	73650	81200	87250	93300	99350	105400	
MOD.INC-GUAR.LOAN	76150	87050	97900	108800	117500	126200	134900	143600	
Cedar Rapids, IA MSA									
Benton County, IA HUD Metro FMR Area									
VERY LOW INCOME	29800	34050	38300	42550	46000	49400	52800	56200	
LOW INCOME	47650	54500	61300	68100	73550	79000	84450	89900	
MODERATE INCOME	53150	60000	66800	73600	79050	84500	89950	95400	
MOD.INC-GUAR.LOAN	68550	78300	88100	97900	105750	113550	121400	129250	
Cedar Rapids, IA HUD Metro FMR Area									
VERY LOW INCOME	31300	35750	40200	44650	48250	51800	55400	58950	
LOW INCOME	50000	57150	64300	71450	77150	82900	88600	94300	
MODERATE INCOME	55500	62650	69800	76950	82650	88400	94100	99800	
MOD.INC-GUAR.LOAN	71900	82150	92450	102700	110900	119150	127350	135550	
Jls County, IA HUD Metro FMR Area									
VERY LOW INCOME	26700	30500	34300	38100	41150	44200	47250	50300	
LOW INCOME	42650	48750	54850	60950	65850	70700	75600	80450	
MODERATE INCOME	48150	54250	60350	66450	71350	76200	81100	85950	
MOD.INC-GUAR.LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Davenport-Moline-Rock Island, IA-IL MSA									
VERY LOW INCOME	26400	30200	33950	37700	40750	43750	46750	49800	
LOW INCOME	42200	48250	54250	60300	65100	69950	74750	79600	
MODERATE INCOME	47700	53750	59750	65800	70600	75450	80250	85100	
MOD.INC-GUAR.LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Des Moines-West Des Moines, IA MSA									
VERY LOW INCOME	31250	35700	40150	44600	48200	51750	55350	58900	
LOW INCOME	49950	57100	64200	71350	77050	82750	88450	94200	
MODERATE INCOME	55450	62600	69700	76850	82550	88250	93950	99700	
MOD.INC-GUAR.LOAN	71800	82050	92300	102550	110750	118950	127150	135350	
Dubuque, IA MSA									
VERY LOW INCOME	29050	33200	37350	41450	44800	48100	51400	54750	
LOW INCOME	46400	53050	59650	66300	71600	76900	82200	87500	
MODERATE INCOME	51900	58550	65150	71800	77100	82400	87700	93000	
MOD.INC-GUAR.LOAN	66700	76250	85750	95300	102900	110550	118150	125800	

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES,
FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG.
OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1

STATE:IOWA

		A D J U S T E D I N C O M E L I M I T S							
P R O G R A M		1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Iowa City, IA MSA									
Iowa City, IA HUD Metro FMR Area									
	VERY LOW INCOME	35450	40500	45550	50600	54650	58700	62750	66800
	LOW INCOME	54950	62800	70650	78500	84800	91050	97350	103600
	MODERATE INCOME	60450	68300	76150	84000	90300	96550	102850	109100
	MOD.INC-GUAR.LOAN	79000	90300	101550	112850	121900	130900	139950	148950
Washington County, IA HUD Metro FMR Area									
	VERY LOW INCOME	27400	31300	35200	39100	42250	45400	48500	51650
	LOW INCOME	43800	50050	56300	62550	67550	72550	77550	82550
	MODERATE INCOME	49300	55550	61800	68050	73050	78050	83050	88050
	MOD.INC-GUAR.LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Omaha-Council Bluffs, NE-IA MSA									
Omaha-Council Bluffs, NE-IA HUD Metro FMR Area									
	VERY LOW INCOME	30450	34800	39150	43500	47000	50500	53950	57450
	LOW INCOME	48700	55700	62650	69600	75150	80750	86300	91850
	MODERATE INCOME	54200	61200	68150	75100	80650	86250	91800	97350
	MOD.INC-GUAR.LOAN	70050	80050	90050	100050	108050	116050	124050	132050
Sioux City, IA-NE-SD MSA									
Plymouth County, IA HUD Metro FMR Area									
	VERY LOW INCOME	27700	31650	35600	39550	42750	45900	49050	52250
	LOW INCOME	44300	50650	56950	63300	68350	73450	78500	83550
	MODERATE INCOME	49800	56150	62450	68800	73850	78950	84000	89050
	MOD.INC-GUAR.LOAN	63700	72800	81900	91000	98300	105550	112850	120100
Sioux City, IA-NE-SD HUD Metro FMR Area									
	VERY LOW INCOME	26250	30000	33750	37500	40500	43500	46500	49500
	LOW INCOME	42000	48000	54000	60000	64800	69600	74400	79200
	MODERATE INCOME	47500	53500	59500	65500	70300	75100	79900	84700
	MOD.INC-GUAR.LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Waterloo-Cedar Falls, IA MSA									
Bremer County, IA HUD Metro FMR Area									
	VERY LOW INCOME	30700	35050	39450	43800	47350	50850	54350	57850
	LOW INCOME	49050	56100	63100	70100	75700	81300	86900	92550
	MODERATE INCOME	54550	61600	68600	75600	81200	86800	92400	98050
	MOD.INC-GUAR.LOAN	70550	80600	90700	100750	108800	116850	124950	133000
Grundy County, IA SEA									
	VERY LOW INCOME	26100	29800	33550	37250	40250	43250	46200	49200
	LOW INCOME	41700	47700	53650	59600	64350	69150	73900	78650
	MODERATE INCOME	47200	53200	59150	65100	69850	74650	79400	84150
	MOD.INC-GUAR.LOAN	63200	72250	81250	90300	97500	104750	111950	119200

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES,
FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG.
OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1
 STATE:IOWA

----- A D J U S T E D I N C O M E L I M I T S -----

P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Waterloo-Cedar Falls, IA HUD Metro FMR Area								
VERY LOW INCOME	26100	29800	33550	37250	40250	43250	46200	49200
LOW INCOME	41700	47700	53650	59600	64350	69150	73900	78650
MODERATE INCOME	47200	53200	59150	65100	69850	74650	79400	84150
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Adair County, IA								
VERY LOW INCOME	25400	29000	32650	36250	39150	42050	44950	47850
LOW INCOME	40600	46400	52200	58000	62650	67300	71900	76550
MODERATE INCOME	46100	51900	57700	63500	68150	72800	77400	82050
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Adams County, IA								
VERY LOW INCOME	25400	29000	32650	36250	39150	42050	44950	47850
LOW INCOME	40600	46400	52200	58000	62650	67300	71900	76550
MODERATE INCOME	46100	51900	57700	63500	68150	72800	77400	82050
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Allamakee County, IA								
VERY LOW INCOME	25400	29000	32650	36250	39150	42050	44950	47850
LOW INCOME	40600	46400	52200	58000	62650	67300	71900	76550
MODERATE INCOME	46100	51900	57700	63500	68150	72800	77400	82050
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Appanoose County, IA								
VERY LOW INCOME	25400	29000	32650	36250	39150	42050	44950	47850
LOW INCOME	40600	46400	52200	58000	62650	67300	71900	76550
MODERATE INCOME	46100	51900	57700	63500	68150	72800	77400	82050
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Audubon County, IA								
VERY LOW INCOME	25400	29000	32650	36250	39150	42050	44950	47850
LOW INCOME	40600	46400	52200	58000	62650	67300	71900	76550
MODERATE INCOME	46100	51900	57700	63500	68150	72800	77400	82050
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Bol County, IA								
VERY LOW INCOME	27200	31100	35000	38850	42000	45100	48200	51300
LOW INCOME	43500	49700	55950	62150	67100	72100	77050	82050
MODERATE INCOME	49000	55200	61450	67650	72600	77600	82550	87550
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Buchanan County, IA								
VERY LOW INCOME	27750	31700	35650	39600	42800	45950	49150	52300
LOW INCOME	44350	50700	57000	63350	68400	73500	78550	83600
MODERATE INCOME	49850	56200	62500	68850	73900	79000	84050	89100
MOD. INC-GUAR. LOAN	63750	72850	81950	91050	98350	105600	112900	120200

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES, FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES
 ** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG. OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1

STATE:IOWA

		A D J U S T E D I N C O M E L I M I T S							
P R O G R A M		1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Buena Vista County, IA									
	VERY LOW INCOME	25400	29000	32650	36250	39150	42050	44950	47850
	LOW INCOME	40600	46400	52200	58000	62650	67300	71900	76550
	MODERATE INCOME	46100	51900	57700	63500	68150	72800	77400	82050
	MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Butler County, IA									
	VERY LOW INCOME	25400	29000	32650	36250	39150	42050	44950	47850
	LOW INCOME	40600	46400	52200	58000	62650	67300	71900	76550
	MODERATE INCOME	46100	51900	57700	63500	68150	72800	77400	82050
	MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Calhoun County, IA									
	VERY LOW INCOME	25400	29000	32650	36250	39150	42050	44950	47850
	LOW INCOME	40600	46400	52200	58000	62650	67300	71900	76550
	MODERATE INCOME	46100	51900	57700	63500	68150	72800	77400	82050
	MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Carroll County, IA									
	VERY LOW INCOME	27500	31400	35350	39250	42400	45550	48700	51850
	LOW INCOME	43950	50250	56500	62800	67800	72850	77850	82900
	MODERATE INCOME	49450	55750	62000	68300	73300	78350	83350	88400
	MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Cass County, IA									
	VERY LOW INCOME	25400	29000	32650	36250	39150	42050	44950	47850
	LOW INCOME	40600	46400	52200	58000	62650	67300	71900	76550
	MODERATE INCOME	46100	51900	57700	63500	68150	72800	77400	82050
	MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Cedar County, IA									
	VERY LOW INCOME	28900	33000	37150	41250	44550	47850	51150	54450
	LOW INCOME	46200	52800	59400	66000	71300	76550	81850	87100
	MODERATE INCOME	51700	58300	64900	71500	76800	82050	87350	92600
	MOD. INC-GUAR. LOAN	66450	75900	85400	94900	102500	110100	117700	125250
Cerro Gordo County, IA									
	VERY LOW INCOME	25400	29000	32650	36250	39150	42050	44950	47850
	LOW INCOME	40600	46400	52200	58000	62650	67300	71900	76550
	MODERATE INCOME	46100	51900	57700	63500	68150	72800	77400	82050
	MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Cherokee County, IA									
	VERY LOW INCOME	25650	29300	32950	36600	39550	42500	45400	48350
	LOW INCOME	41000	46850	52700	58550	63250	67900	72600	77300
	MODERATE INCOME	46500	52350	58200	64050	68750	73400	78100	82800
	MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES, FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG. OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1
STATE:IOWA

----- A D J U S T E D I N C O M E L I M I T S -----

P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Chickasaw County, IA								
VERY LOW INCOME	25650	29300	32950	36600	39550	42500	45400	48350
LOW INCOME	41000	46850	52700	58550	63250	67900	72600	77300
MODERATE INCOME	46500	52350	58200	64050	68750	73400	78100	82800
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Clarke County, IA								
VERY LOW INCOME	25400	29000	32650	36250	39150	42050	44950	47850
LOW INCOME	40600	46400	52200	58000	62650	67300	71900	76550
MODERATE INCOME	46100	51900	57700	63500	68150	72800	77400	82050
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Clay County, IA								
VERY LOW INCOME	25400	29000	32650	36250	39150	42050	44950	47850
LOW INCOME	40600	46400	52200	58000	62650	67300	71900	76550
MODERATE INCOME	46100	51900	57700	63500	68150	72800	77400	82050
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Clayton County, IA								
VERY LOW INCOME	25400	29000	32650	36250	39150	42050	44950	47850
LOW INCOME	40600	46400	52200	58000	62650	67300	71900	76550
MODERATE INCOME	46100	51900	57700	63500	68150	72800	77400	82050
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Clinton County, IA								
VERY LOW INCOME	25400	29000	32650	36250	39150	42050	44950	47850
LOW INCOME	40600	46400	52200	58000	62650	67300	71900	76550
MODERATE INCOME	46100	51900	57700	63500	68150	72800	77400	82050
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Crawford County, IA								
VERY LOW INCOME	25400	29000	32650	36250	39150	42050	44950	47850
LOW INCOME	40600	46400	52200	58000	62650	67300	71900	76550
MODERATE INCOME	46100	51900	57700	63500	68150	72800	77400	82050
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Davis County, IA								
VERY LOW INCOME	25400	29000	32650	36250	39150	42050	44950	47850
LOW INCOME	40600	46400	52200	58000	62650	67300	71900	76550
MODERATE INCOME	46100	51900	57700	63500	68150	72800	77400	82050
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Decatur County, IA								
VERY LOW INCOME	25400	29000	32650	36250	39150	42050	44950	47850
LOW INCOME	40600	46400	52200	58000	62650	67300	71900	76550
MODERATE INCOME	46100	51900	57700	63500	68150	72800	77400	82050
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES,
FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES
** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG.
OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1
 STATE:IOWA

----- A D J U S T E D I N C O M E L I M I T S -----

P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Delaware County, IA								
VERY LOW INCOME	26950	30800	34650	38450	41550	44650	47700	50800
LOW INCOME	43050	49200	55350	61500	66400	71350	76250	81200
MODERATE INCOME	48550	54700	60850	67000	71900	76850	81750	86700
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Des Moines County, IA								
VERY LOW INCOME	25400	29000	32650	36250	39150	42050	44950	47850
LOW INCOME	40600	46400	52200	58000	62650	67300	71900	76550
MODERATE INCOME	46100	51900	57700	63500	68150	72800	77400	82050
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Dickinson County, IA								
VERY LOW INCOME	29200	33400	37550	41700	45050	48400	51750	55050
LOW INCOME	46700	53350	60050	66700	72050	77350	82700	88050
MODERATE INCOME	52200	58850	65550	72200	77550	82850	88200	93550
MOD. INC-GUAR. LOAN	67150	76700	86300	95900	103550	111250	118900	126600
Emmet County, IA								
VERY LOW INCOME	25400	29000	32650	36250	39150	42050	44950	47850
LOW INCOME	40600	46400	52200	58000	62650	67300	71900	76550
MODERATE INCOME	46100	51900	57700	63500	68150	72800	77400	82050
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Fayette County, IA								
VERY LOW INCOME	25400	29000	32650	36250	39150	42050	44950	47850
LOW INCOME	40600	46400	52200	58000	62650	67300	71900	76550
MODERATE INCOME	46100	51900	57700	63500	68150	72800	77400	82050
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Floyd County, IA								
VERY LOW INCOME	25400	29000	32650	36250	39150	42050	44950	47850
LOW INCOME	40600	46400	52200	58000	62650	67300	71900	76550
MODERATE INCOME	46100	51900	57700	63500	68150	72800	77400	82050
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Franklin County, IA								
VERY LOW INCOME	25400	29000	32650	36250	39150	42050	44950	47850
LOW INCOME	40600	46400	52200	58000	62650	67300	71900	76550
MODERATE INCOME	46100	51900	57700	63500	68150	72800	77400	82050
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Fremont County, IA								
VERY LOW INCOME	25400	29000	32650	36250	39150	42050	44950	47850
LOW INCOME	40600	46400	52200	58000	62650	67300	71900	76550
MODERATE INCOME	46100	51900	57700	63500	68150	72800	77400	82050
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES,
 FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES
 ** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG.
 OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1
 STATE:IOWA

		A D J U S T E D I N C O M E L I M I T S							
P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*	
Greene County, IA									
VERY LOW INCOME	25400	29000	32650	36250	39150	42050	44950	47850	
LOW INCOME	40600	46400	52200	58000	62650	67300	71900	76550	
MODERATE INCOME	46100	51900	57700	63500	68150	72800	77400	82050	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Hamilton County, IA									
VERY LOW INCOME	25700	29400	33050	36700	39650	42600	45550	48450	
LOW INCOME	41100	46950	52850	58700	63400	68100	72800	77500	
MODERATE INCOME	46600	52450	58350	64200	68900	73600	78300	83000	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Hancock County, IA									
VERY LOW INCOME	25400	29000	32650	36250	39150	42050	44950	47850	
LOW INCOME	40600	46400	52200	58000	62650	67300	71900	76550	
MODERATE INCOME	46100	51900	57700	63500	68150	72800	77400	82050	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Hardin County, IA									
VERY LOW INCOME	26050	29800	33500	37200	40200	43200	46150	49150	
LOW INCOME	41650	47600	53550	59500	64250	69000	73800	78550	
MODERATE INCOME	47150	53100	59050	65000	69750	74500	79300	84050	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Henry County, IA									
VERY LOW INCOME	25400	29000	32650	36250	39150	42050	44950	47850	
LOW INCOME	40600	46400	52200	58000	62650	67300	71900	76550	
MODERATE INCOME	46100	51900	57700	63500	68150	72800	77400	82050	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Howard County, IA									
VERY LOW INCOME	25400	29000	32650	36250	39150	42050	44950	47850	
LOW INCOME	40600	46400	52200	58000	62650	67300	71900	76550	
MODERATE INCOME	46100	51900	57700	63500	68150	72800	77400	82050	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Humboldt County, IA									
VERY LOW INCOME	25400	29000	32650	36250	39150	42050	44950	47850	
LOW INCOME	40600	46400	52200	58000	62650	67300	71900	76550	
MODERATE INCOME	46100	51900	57700	63500	68150	72800	77400	82050	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Ida County, IA									
VERY LOW INCOME	25650	29300	32950	36600	39550	42500	45400	48350	
LOW INCOME	41000	46850	52700	58550	63250	67900	72600	77300	
MODERATE INCOME	46500	52350	58200	64050	68750	73400	78100	82800	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES,
 FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES
 ** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG.
 OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1
 STATE:IOWA

		A D J U S T E D I N C O M E L I M I T S							
P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*	
Iowa County, IA									
VERY LOW INCOME	26750	30600	34400	38200	41300	44350	47400	50450	
LOW INCOME	42750	48900	55000	61100	66000	70900	75750	80650	
MODERATE INCOME	48250	54400	60500	66600	71500	76400	81250	86150	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Jackson County, IA									
VERY LOW INCOME	25400	29000	32650	36250	39150	42050	44950	47850	
LOW INCOME	40600	46400	52200	58000	62650	67300	71900	76550	
MODERATE INCOME	46100	51900	57700	63500	68150	72800	77400	82050	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Jasper County, IA									
VERY LOW INCOME	25500	29150	32800	36400	39350	42250	45150	48050	
LOW INCOME	40800	46600	52450	58250	62900	67550	72250	76900	
MODERATE INCOME	46300	52100	57950	63750	68400	73050	77750	82400	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Jefferson County, IA									
VERY LOW INCOME	25400	29000	32650	36250	39150	42050	44950	47850	
LOW INCOME	40600	46400	52200	58000	62650	67300	71900	76550	
MODERATE INCOME	46100	51900	57700	63500	68150	72800	77400	82050	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Keokuk County, IA									
VERY LOW INCOME	25400	29000	32650	36250	39150	42050	44950	47850	
LOW INCOME	40600	46400	52200	58000	62650	67300	71900	76550	
MODERATE INCOME	46100	51900	57700	63500	68150	72800	77400	82050	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Kossuth County, IA									
VERY LOW INCOME	25800	29450	33150	36800	39750	42700	45650	48600	
LOW INCOME	41250	47100	53000	58900	63600	68300	73050	77750	
MODERATE INCOME	46750	52600	58500	64400	69100	73800	78550	83250	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Lee County, IA									
VERY LOW INCOME	25400	29000	32650	36250	39150	42050	44950	47850	
LOW INCOME	40600	46400	52200	58000	62650	67300	71900	76550	
MODERATE INCOME	46100	51900	57700	63500	68150	72800	77400	82050	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Louisa County, IA									
VERY LOW INCOME	25400	29000	32650	36250	39150	42050	44950	47850	
LOW INCOME	40600	46400	52200	58000	62650	67300	71900	76550	
MODERATE INCOME	46100	51900	57700	63500	68150	72800	77400	82050	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES, FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES
 ** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG. OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1

STATE:IOWA

----- A D J U S T E D I N C O M E L I M I T S -----

P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Lucas County, IA								
VERY LOW INCOME	25400	29000	32650	36250	39150	42050	44950	47850
LOW INCOME	40600	46400	52200	58000	62650	67300	71900	76550
MODERATE INCOME	46100	51900	57700	63500	68150	72800	77400	82050
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Lyon County, IA								
VERY LOW INCOME	26000	29700	33400	37100	40100	43050	46050	49000
LOW INCOME	41550	47500	53400	59350	64100	68850	73600	78350
MODERATE INCOME	47050	53000	58900	64850	69600	74350	79100	83850
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Mahaska County, IA								
VERY LOW INCOME	25400	29000	32650	36250	39150	42050	44950	47850
LOW INCOME	40600	46400	52200	58000	62650	67300	71900	76550
MODERATE INCOME	46100	51900	57700	63500	68150	72800	77400	82050
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Marion County, IA								
VERY LOW INCOME	26750	30600	34400	38200	41300	44350	47400	50450
LOW INCOME	42750	48900	55000	61100	66000	70900	75750	80650
MODERATE INCOME	48250	54400	60500	66600	71500	76400	81250	86150
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Marshall County, IA								
VERY LOW INCOME	25400	29000	32650	36250	39150	42050	44950	47850
LOW INCOME	40600	46400	52200	58000	62650	67300	71900	76550
MODERATE INCOME	46100	51900	57700	63500	68150	72800	77400	82050
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Mitchell County, IA								
VERY LOW INCOME	25400	29000	32650	36250	39150	42050	44950	47850
LOW INCOME	40600	46400	52200	58000	62650	67300	71900	76550
MODERATE INCOME	46100	51900	57700	63500	68150	72800	77400	82050
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Monona County, IA								
VERY LOW INCOME	25400	29000	32650	36250	39150	42050	44950	47850
LOW INCOME	40600	46400	52200	58000	62650	67300	71900	76550
MODERATE INCOME	46100	51900	57700	63500	68150	72800	77400	82050
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Monroe County, IA								
VERY LOW INCOME	25400	29000	32650	36250	39150	42050	44950	47850
LOW INCOME	40600	46400	52200	58000	62650	67300	71900	76550
MODERATE INCOME	46100	51900	57700	63500	68150	72800	77400	82050
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES, FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG. OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1
STATE:IOWA

----- A D J U S T E D I N C O M E L I M I T S -----

P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Montgomery County, IA								
VERY LOW INCOME	25400	29000	32650	36250	39150	42050	44950	47850
LOW INCOME	40600	46400	52200	58000	62650	67300	71900	76550
MODERATE INCOME	46100	51900	57700	63500	68150	72800	77400	82050
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Muscatine County, IA								
VERY LOW INCOME	25600	29250	32900	36550	39500	42400	45350	48250
LOW INCOME	40950	46800	52650	58500	63200	67850	72550	77200
MODERATE INCOME	46450	52300	58150	64000	68700	73350	78050	82700
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
O'Brien County, IA								
VERY LOW INCOME	26750	30550	34350	38150	41250	44300	47350	50400
LOW INCOME	42750	48850	54950	61050	65950	70800	75700	80600
MODERATE INCOME	48250	54350	60450	66550	71450	76300	81200	86100
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Osceola County, IA								
VERY LOW INCOME	25400	29000	32650	36250	39150	42050	44950	47850
LOW INCOME	40600	46400	52200	58000	62650	67300	71900	76550
MODERATE INCOME	46100	51900	57700	63500	68150	72800	77400	82050
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Page County, IA								
VERY LOW INCOME	25400	29000	32650	36250	39150	42050	44950	47850
LOW INCOME	40600	46400	52200	58000	62650	67300	71900	76550
MODERATE INCOME	46100	51900	57700	63500	68150	72800	77400	82050
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Palo Alto County, IA								
VERY LOW INCOME	25400	29000	32650	36250	39150	42050	44950	47850
LOW INCOME	40600	46400	52200	58000	62650	67300	71900	76550
MODERATE INCOME	46100	51900	57700	63500	68150	72800	77400	82050
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Pocahontas County, IA								
VERY LOW INCOME	25400	29000	32650	36250	39150	42050	44950	47850
LOW INCOME	40600	46400	52200	58000	62650	67300	71900	76550
MODERATE INCOME	46100	51900	57700	63500	68150	72800	77400	82050
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Poweshiek County, IA								
VERY LOW INCOME	25550	29200	32850	36500	39450	42350	45300	48200
LOW INCOME	40900	46700	52550	58400	63050	67750	72400	77100
MODERATE INCOME	46400	52200	58050	63900	68550	73250	77900	82600
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES,
FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES
** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG.
OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1

STATE:IOWA

		A D J U S T E D I N C O M E L I M I T S							
P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*	
Ringgold County, IA									
VERY LOW INCOME	25400	29000	32650	36250	39150	42050	44950	47850	
LOW INCOME	40600	46400	52200	58000	62650	67300	71900	76550	
MODERATE INCOME	46100	51900	57700	63500	68150	72800	77400	82050	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Sac County, IA									
VERY LOW INCOME	25400	29000	32650	36250	39150	42050	44950	47850	
LOW INCOME	40600	46400	52200	58000	62650	67300	71900	76550	
MODERATE INCOME	46100	51900	57700	63500	68150	72800	77400	82050	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Shelby County, IA									
VERY LOW INCOME	25400	29000	32650	36250	39150	42050	44950	47850	
LOW INCOME	40600	46400	52200	58000	62650	67300	71900	76550	
MODERATE INCOME	46100	51900	57700	63500	68150	72800	77400	82050	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Sioux County, IA									
VERY LOW INCOME	28250	32250	36300	40300	43550	46750	50000	53200	
LOW INCOME	45150	51600	58050	64500	69650	74800	80000	85150	
MODERATE INCOME	50650	57100	63550	70000	75150	80300	85500	90650	
MOD. INC-GUAR. LOAN	64900	74150	83450	92700	100100	107550	114950	122350	
Tama County, IA									
VERY LOW INCOME	25400	29000	32650	36250	39150	42050	44950	47850	
LOW INCOME	40600	46400	52200	58000	62650	67300	71900	76550	
MODERATE INCOME	46100	51900	57700	63500	68150	72800	77400	82050	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Taylor County, IA									
VERY LOW INCOME	25400	29000	32650	36250	39150	42050	44950	47850	
LOW INCOME	40600	46400	52200	58000	62650	67300	71900	76550	
MODERATE INCOME	46100	51900	57700	63500	68150	72800	77400	82050	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Union County, IA									
VERY LOW INCOME	25400	29000	32650	36250	39150	42050	44950	47850	
LOW INCOME	40600	46400	52200	58000	62650	67300	71900	76550	
MODERATE INCOME	46100	51900	57700	63500	68150	72800	77400	82050	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Van Buren County, IA									
VERY LOW INCOME	25400	29000	32650	36250	39150	42050	44950	47850	
LOW INCOME	40600	46400	52200	58000	62650	67300	71900	76550	
MODERATE INCOME	46100	51900	57700	63500	68150	72800	77400	82050	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES, FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG. OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1

STATE:IOWA

		A D J U S T E D I N C O M E L I M I T S							
P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*	
Wapello County, IA									
VERY LOW INCOME	25400	29000	32650	36250	39150	42050	44950	47850	
LOW INCOME	40600	46400	52200	58000	62650	67300	71900	76550	
MODERATE INCOME	46100	51900	57700	63500	68150	72800	77400	82050	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Wayne County, IA									
VERY LOW INCOME	25400	29000	32650	36250	39150	42050	44950	47850	
LOW INCOME	40600	46400	52200	58000	62650	67300	71900	76550	
MODERATE INCOME	46100	51900	57700	63500	68150	72800	77400	82050	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Webster County, IA									
VERY LOW INCOME	25400	29000	32650	36250	39150	42050	44950	47850	
LOW INCOME	40600	46400	52200	58000	62650	67300	71900	76550	
MODERATE INCOME	46100	51900	57700	63500	68150	72800	77400	82050	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Winnebago County, IA									
VERY LOW INCOME	25400	29000	32650	36250	39150	42050	44950	47850	
LOW INCOME	40600	46400	52200	58000	62650	67300	71900	76550	
MODERATE INCOME	46100	51900	57700	63500	68150	72800	77400	82050	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Winneshiek County, IA									
VERY LOW INCOME	28250	32300	36350	40350	43600	46850	50050	53300	
LOW INCOME	45200	51650	58100	64550	69700	74900	80050	85200	
MODERATE INCOME	50700	57150	63600	70050	75200	80400	85550	90700	
MOD. INC-GUAR. LOAN	64950	74250	83500	92800	100200	107650	115050	122500	
Worth County, IA									
VERY LOW INCOME	25400	29000	32650	36250	39150	42050	44950	47850	
LOW INCOME	40600	46400	52200	58000	62650	67300	71900	76550	
MODERATE INCOME	46100	51900	57700	63500	68150	72800	77400	82050	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Wright County, IA									
VERY LOW INCOME	25400	29000	32650	36250	39150	42050	44950	47850	
LOW INCOME	40600	46400	52200	58000	62650	67300	71900	76550	
MODERATE INCOME	46100	51900	57700	63500	68150	72800	77400	82050	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES,
FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG.
OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1

STATE:KANSAS

		A D J U S T E D I N C O M E L I M I T S							
P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*	
Kansas City, MO-KS MSA									
Kansas City, MO-KS HUD Metro FMR Area									
VERY LOW INCOME	30100	34400	38700	43000	46450	49900	53350	56800	
LOW INCOME	48150	55050	61900	68800	74300	79800	85300	90800	
MODERATE INCOME	53650	60550	67400	74300	79800	85300	90800	96300	
MOD. INC-GUAR. LOAN	69250	79100	89000	98900	106800	114700	122650	130550	
Lawrence, KS MSA									
VERY LOW INCOME	30950	35400	39800	44200	47750	51300	54850	58350	
LOW INCOME	49500	56550	63650	70700	76350	82000	87650	93300	
MODERATE INCOME	55000	62050	69150	76200	81850	87500	93150	98800	
MOD. INC-GUAR. LOAN	71150	81300	91500	101650	109800	117900	126050	134200	
Manhattan, KS MSA									
Pottawatomie County, KS SEA									
VERY LOW INCOME	27800	31800	35750	39700	42900	46100	49250	52450	
LOW INCOME	44450	50800	57150	63500	68600	73650	78750	83800	
MODERATE INCOME	49950	56300	62650	69000	74100	79150	84250	89300	
MOD. INC-GUAR. LOAN	63900	73050	82150	91300	98600	105900	113200	120500	
Riley County, KS SEA									
VERY LOW INCOME	27800	31800	35750	39700	42900	46100	49250	52450	
LOW INCOME	44450	50800	57150	63500	68600	73650	78750	83800	
MODERATE INCOME	49950	56300	62650	69000	74100	79150	84250	89300	
MOD. INC-GUAR. LOAN	63900	73050	82150	91300	98600	105900	113200	120500	
St. Joseph, MO-KS MSA									
VERY LOW INCOME	22550	25750	28950	32150	34750	37300	39900	42450	
LOW INCOME	36000	41150	46300	51450	55550	59700	63800	67900	
MODERATE INCOME	41500	46650	51800	56950	61050	65200	69300	73400	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Topeka, KS MSA									
VERY LOW INCOME	27200	31100	35000	38850	42000	45100	48200	51300	
LOW INCOME	43500	49700	55950	62150	67100	72100	77050	82050	
MODERATE INCOME	49000	55200	61450	67650	72600	77600	82550	87550	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Wichita, KS MSA									
Kingman County, KS HUD Metro FMR Area									
VERY LOW INCOME	26400	30150	33900	37650	40700	43700	46700	49700	
LOW INCOME	42200	48200	54250	60250	65050	69900	74700	79550	
MODERATE INCOME	47700	53700	59750	65750	70550	75400	80200	85050	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES, FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG. OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1
STATE:KANSAS

----- A D J U S T E D I N C O M E L I M I T S -----

P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Sumner County, KS HUD Metro FMR Area								
VERY LOW INCOME	25200	28800	32400	35950	38850	41750	44600	47500
LOW INCOME	40250	46000	51750	57500	62100	66700	71300	75900
MODERATE INCOME	45750	51500	57250	63000	67600	72200	76800	81400
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Wichita, KS HUD Metro FMR Area								
VERY LOW INCOME	25550	29200	32850	36450	39400	42300	45200	48150
LOW INCOME	40800	46650	52450	58300	62950	67650	72300	76950
MODERATE INCOME	46300	52150	57950	63800	68450	73150	77800	82450
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Allen County, KS								
VERY LOW INCOME	22650	25850	29100	32300	34900	37500	40100	42650
LOW INCOME	36200	41350	46550	51700	55850	59950	64100	68250
MODERATE INCOME	41700	46850	52050	57200	61350	65450	69600	73750
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Anderson County, KS								
VERY LOW INCOME	22650	25850	29100	32300	34900	37500	40100	42650
LOW INCOME	36200	41350	46550	51700	55850	59950	64100	68250
MODERATE INCOME	41700	46850	52050	57200	61350	65450	69600	73750
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Atchison County, KS								
VERY LOW INCOME	22650	25850	29100	32300	34900	37500	40100	42650
LOW INCOME	36200	41350	46550	51700	55850	59950	64100	68250
MODERATE INCOME	41700	46850	52050	57200	61350	65450	69600	73750
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Barber County, KS								
VERY LOW INCOME	24900	28450	32000	35550	38400	41250	44100	46950
LOW INCOME	39850	45500	51200	56900	61450	66000	70550	75100
MODERATE INCOME	45350	51000	56700	62400	66950	71500	76050	80600
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Barton County, KS								
VERY LOW INCOME	23150	26450	29750	33050	35700	38350	41000	43650
LOW INCOME	37050	42300	47600	52900	57150	61350	65600	69850
MODERATE INCOME	42550	47800	53100	58400	62650	66850	71100	75350
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Bourbon County, KS								
VERY LOW INCOME	22650	25850	29100	32300	34900	37500	40100	42650
LOW INCOME	36200	41350	46550	51700	55850	59950	64100	68250
MODERATE INCOME	41700	46850	52050	57200	61350	65450	69600	73750
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES,
FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES
** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG.
OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1

STATE:KANSAS

P R O G R A M	A D J U S T E D I N C O M E L I M I T S							
	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Brown County, KS								
VERY LOW INCOME	22650	25850	29100	32300	34900	37500	40100	42650
LOW INCOME	36200	41350	46550	51700	55850	59950	64100	68250
MODERATE INCOME	41700	46850	52050	57200	61350	65450	69600	73750
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Chase County, KS								
VERY LOW INCOME	23000	26300	29600	32850	35500	38150	40750	43400
LOW INCOME	36800	42050	47300	52550	56750	60950	65150	69350
MODERATE INCOME	42300	47550	52800	58050	62250	66450	70650	74850
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Chautauqua County, KS								
VERY LOW INCOME	22650	25850	29100	32300	34900	37500	40100	42650
LOW INCOME	36200	41350	46550	51700	55850	59950	64100	68250
MODERATE INCOME	41700	46850	52050	57200	61350	65450	69600	73750
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Cherokee County, KS								
VERY LOW INCOME	22650	25850	29100	32300	34900	37500	40100	42650
LOW INCOME	36200	41350	46550	51700	55850	59950	64100	68250
MODERATE INCOME	41700	46850	52050	57200	61350	65450	69600	73750
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Cheyenne County, KS								
VERY LOW INCOME	22650	25850	29100	32300	34900	37500	40100	42650
LOW INCOME	36200	41350	46550	51700	55850	59950	64100	68250
MODERATE INCOME	41700	46850	52050	57200	61350	65450	69600	73750
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Clark County, KS								
VERY LOW INCOME	22650	25850	29100	32300	34900	37500	40100	42650
LOW INCOME	36200	41350	46550	51700	55850	59950	64100	68250
MODERATE INCOME	41700	46850	52050	57200	61350	65450	69600	73750
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Clay County, KS								
VERY LOW INCOME	23750	27150	30550	33900	36650	39350	42050	44750
LOW INCOME	38000	43400	48850	54250	58600	62950	67250	71600
MODERATE INCOME	43500	48900	54350	59750	64100	68450	72750	77100
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Cloud County, KS								
VERY LOW INCOME	22650	25850	29100	32300	34900	37500	40100	42650
LOW INCOME	36200	41350	46550	51700	55850	59950	64100	68250
MODERATE INCOME	41700	46850	52050	57200	61350	65450	69600	73750
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES, FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG. OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1
 STATE:KANSAS

----- A D J U S T E D I N C O M E L I M I T S -----

P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Coffey County, KS								
VERY LOW INCOME	26950	30800	34650	38450	41550	44650	47700	50800
LOW INCOME	43050	49200	55350	61500	66400	71350	76250	81200
MODERATE INCOME	48550	54700	60850	67000	71900	76850	81750	86700
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Comanche County, KS								
VERY LOW INCOME	23100	26400	29700	33000	35650	38300	40950	43600
LOW INCOME	36950	42250	47500	52800	57000	61250	65450	69700
MODERATE INCOME	42450	47750	53000	58300	62500	66750	70950	75200
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Cowley County, KS								
VERY LOW INCOME	22650	25850	29100	32300	34900	37500	40100	42650
LOW INCOME	36200	41350	46550	51700	55850	59950	64100	68250
MODERATE INCOME	41700	46850	52050	57200	61350	65450	69600	73750
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Crawford County, KS								
VERY LOW INCOME	22650	25850	29100	32300	34900	37500	40100	42650
LOW INCOME	36200	41350	46550	51700	55850	59950	64100	68250
MODERATE INCOME	41700	46850	52050	57200	61350	65450	69600	73750
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Decatur County, KS								
VERY LOW INCOME	22650	25850	29100	32300	34900	37500	40100	42650
LOW INCOME	36200	41350	46550	51700	55850	59950	64100	68250
MODERATE INCOME	41700	46850	52050	57200	61350	65450	69600	73750
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Dickinson County, KS								
VERY LOW INCOME	22800	26050	29300	32550	35200	37800	40400	43000
LOW INCOME	36450	41700	46900	52100	56250	60450	64600	68750
MODERATE INCOME	41950	47200	52400	57600	61750	65950	70100	74250
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Edwards County, KS								
VERY LOW INCOME	22650	25850	29100	32300	34900	37500	40100	42650
LOW INCOME	36200	41350	46550	51700	55850	59950	64100	68250
MODERATE INCOME	41700	46850	52050	57200	61350	65450	69600	73750
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Elk County, KS								
VERY LOW INCOME	22650	25850	29100	32300	34900	37500	40100	42650
LOW INCOME	36200	41350	46550	51700	55850	59950	64100	68250
MODERATE INCOME	41700	46850	52050	57200	61350	65450	69600	73750
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES,
 FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES
 ** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG.
 OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1

STATE:KANSAS

		A D J U S T E D I N C O M E L I M I T S							
P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*	
Ellis County, KS									
VERY LOW INCOME	27200	31050	34950	38800	41950	45050	48150	51250	
LOW INCOME	43450	49700	55900	62100	67050	72050	77000	81950	
MODERATE INCOME	48950	55200	61400	67600	72550	77550	82500	87450	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Ellsworth County, KS									
VERY LOW INCOME	23950	27400	30800	34200	36950	39700	42450	45150	
LOW INCOME	38300	43750	49250	54700	59100	63450	67850	72200	
MODERATE INCOME	43800	49250	54750	60200	64600	68950	73350	77700	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Finney County, KS									
VERY LOW INCOME	22650	25850	29100	32300	34900	37500	40100	42650	
LOW INCOME	36200	41350	46550	51700	55850	59950	64100	68250	
MODERATE INCOME	41700	46850	52050	57200	61350	65450	69600	73750	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Ford County, KS									
VERY LOW INCOME	22650	25850	29100	32300	34900	37500	40100	42650	
LOW INCOME	36200	41350	46550	51700	55850	59950	64100	68250	
MODERATE INCOME	41700	46850	52050	57200	61350	65450	69600	73750	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Franklin County, KS									
VERY LOW INCOME	24550	28050	31550	35050	37900	40700	43500	46300	
LOW INCOME	39250	44900	50500	56100	60600	65100	69550	74050	
MODERATE INCOME	44750	50400	56000	61600	66100	70600	75050	79550	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Geary County, KS									
VERY LOW INCOME	22650	25850	29100	32300	34900	37500	40100	42650	
LOW INCOME	36200	41350	46550	51700	55850	59950	64100	68250	
MODERATE INCOME	41700	46850	52050	57200	61350	65450	69600	73750	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Gove County, KS									
VERY LOW INCOME	22650	25850	29100	32300	34900	37500	40100	42650	
LOW INCOME	36200	41350	46550	51700	55850	59950	64100	68250	
MODERATE INCOME	41700	46850	52050	57200	61350	65450	69600	73750	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Graham County, KS									
VERY LOW INCOME	22650	25850	29100	32300	34900	37500	40100	42650	
LOW INCOME	36200	41350	46550	51700	55850	59950	64100	68250	
MODERATE INCOME	41700	46850	52050	57200	61350	65450	69600	73750	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES, FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG. OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1
 STATE:KANSAS

		A D J U S T E D I N C O M E L I M I T S							
P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*	
Grant County, KS									
VERY LOW INCOME	25350	29000	32600	36200	39100	42000	44900	47800	
LOW INCOME	40550	46300	52100	57900	62550	67150	71800	76450	
MODERATE INCOME	46050	51800	57600	63400	68050	72650	77300	81950	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Gray County, KS									
VERY LOW INCOME	25300	28900	32500	36100	39000	41900	44800	47700	
LOW INCOME	40450	46200	52000	57750	62350	67000	71600	76250	
MODERATE INCOME	45950	51700	57500	63250	67850	72500	77100	81750	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Greeley County, KS									
VERY LOW INCOME	23350	26700	30050	33350	36050	38700	41400	44050	
LOW INCOME	37350	42700	48000	53350	57600	61900	66150	70400	
MODERATE INCOME	42850	48200	53500	58850	63100	67400	71650	75900	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Greenwood County, KS									
VERY LOW INCOME	22650	25850	29100	32300	34900	37500	40100	42650	
LOW INCOME	36200	41350	46550	51700	55850	59950	64100	68250	
MODERATE INCOME	41700	46850	52050	57200	61350	65450	69600	73750	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Hamilton County, KS									
VERY LOW INCOME	22650	25850	29100	32300	34900	37500	40100	42650	
LOW INCOME	36200	41350	46550	51700	55850	59950	64100	68250	
MODERATE INCOME	41700	46850	52050	57200	61350	65450	69600	73750	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Harper County, KS									
VERY LOW INCOME	22650	25850	29100	32300	34900	37500	40100	42650	
LOW INCOME	36200	41350	46550	51700	55850	59950	64100	68250	
MODERATE INCOME	41700	46850	52050	57200	61350	65450	69600	73750	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Haskell County, KS									
VERY LOW INCOME	23700	27050	30450	33800	36550	39250	41950	44650	
LOW INCOME	37850	43300	48700	54100	58450	62750	67100	71400	
MODERATE INCOME	43350	48800	54200	59600	63950	68250	72600	76900	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Hodgeman County, KS									
VERY LOW INCOME	26600	30400	34200	38000	41050	44100	47150	50200	
LOW INCOME	42550	48650	54700	60800	65650	70550	75400	80250	
MODERATE INCOME	48050	54150	60200	66300	71150	76050	80900	85750	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES,
 FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES
 ** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG.
 OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1

STATE:KANSAS

		A D J U S T E D I N C O M E L I M I T S							
P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*	
Jewell County, KS									
VERY LOW INCOME	22650	25850	29100	32300	34900	37500	40100	42650	
LOW INCOME	36200	41350	46550	51700	55850	59950	64100	68250	
MODERATE INCOME	41700	46850	52050	57200	61350	65450	69600	73750	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Kearny County, KS									
VERY LOW INCOME	23600	26950	30300	33650	36350	39050	41750	44450	
LOW INCOME	37700	43100	48450	53850	58150	62450	66750	71100	
MODERATE INCOME	43200	48600	53950	59350	63650	67950	72250	76600	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Kiowa County, KS									
VERY LOW INCOME	23350	26650	30000	33300	36000	38650	41300	44000	
LOW INCOME	37300	42650	47950	53300	57550	61850	66100	70350	
MODERATE INCOME	42800	48150	53450	58800	63050	67350	71600	75850	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Labette County, KS									
VERY LOW INCOME	22650	25850	29100	32300	34900	37500	40100	42650	
LOW INCOME	36200	41350	46550	51700	55850	59950	64100	68250	
MODERATE INCOME	41700	46850	52050	57200	61350	65450	69600	73750	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Lane County, KS									
VERY LOW INCOME	25400	29000	32650	36250	39150	42050	44950	47850	
LOW INCOME	40600	46400	52200	58000	62650	67300	71900	76550	
MODERATE INCOME	46100	51900	57700	63500	68150	72800	77400	82050	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Lincoln County, KS									
VERY LOW INCOME	23750	27150	30550	33900	36650	39350	42050	44750	
LOW INCOME	38000	43400	48850	54250	58600	62950	67250	71600	
MODERATE INCOME	43500	48900	54350	59750	64100	68450	72750	77100	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Logan County, KS									
VERY LOW INCOME	24750	28250	31800	35300	38150	40950	43800	46600	
LOW INCOME	39550	45200	50850	56500	61000	65550	70050	74600	
MODERATE INCOME	45050	50700	56350	62000	66500	71050	75550	80100	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Lyon County, KS									
VERY LOW INCOME	22650	25850	29100	32300	34900	37500	40100	42650	
LOW INCOME	36200	41350	46550	51700	55850	59950	64100	68250	
MODERATE INCOME	41700	46850	52050	57200	61350	65450	69600	73750	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES,
FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG.
OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1

STATE:KANSAS

		A D J U S T E D I N C O M E L I M I T S							
P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*	
Marion County, KS									
VERY LOW INCOME	23300	26600	29950	33250	35950	38600	41250	43900	
LOW INCOME	37250	42550	47900	53200	57450	61700	65950	70200	
MODERATE INCOME	42750	48050	53400	58700	62950	67200	71450	75700	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Marshall County, KS									
VERY LOW INCOME	23350	26650	30000	33300	36000	38650	41300	44000	
LOW INCOME	37300	42650	47950	53300	57550	61850	66100	70350	
MODERATE INCOME	42800	48150	53450	58800	63050	67350	71600	75850	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
McPherson County, KS									
VERY LOW INCOME	25750	29400	33100	36750	39700	42650	45600	48550	
LOW INCOME	41150	47050	52900	58800	63500	68200	72900	77600	
MODERATE INCOME	46650	52550	58400	64300	69000	73700	78400	83100	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Meade County, KS									
VERY LOW INCOME	23200	26500	29800	33100	35750	38400	41050	43700	
LOW INCOME	37050	42350	47650	52950	57200	61400	65650	69900	
MODERATE INCOME	42550	47850	53150	58450	62700	66900	71150	75400	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Mitchell County, KS									
VERY LOW INCOME	23750	27150	30550	33900	36650	39350	42050	44750	
LOW INCOME	38000	43400	48850	54250	58600	62950	67250	71600	
MODERATE INCOME	43500	48900	54350	59750	64100	68450	72750	77100	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Montgomery County, KS									
VERY LOW INCOME	22650	25850	29100	32300	34900	37500	40100	42650	
LOW INCOME	36200	41350	46550	51700	55850	59950	64100	68250	
MODERATE INCOME	41700	46850	52050	57200	61350	65450	69600	73750	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Morris County, KS									
VERY LOW INCOME	23500	26850	30200	33550	36250	38950	41650	44300	
LOW INCOME	37600	42950	48350	53700	58000	62300	66600	70900	
MODERATE INCOME	43100	48450	53850	59200	63500	67800	72100	76400	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Morton County, KS									
VERY LOW INCOME	22650	25850	29100	32300	34900	37500	40100	42650	
LOW INCOME	36200	41350	46550	51700	55850	59950	64100	68250	
MODERATE INCOME	41700	46850	52050	57200	61350	65450	69600	73750	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES, FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG. OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1
 STATE:KANSAS

----- A D J U S T E D I N C O M E L I M I T S -----

P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Nemaha County, KS								
VERY LOW INCOME	27100	30950	34800	38650	41750	44850	47950	51050
LOW INCOME	43300	49500	55650	61850	66800	71750	76700	81650
MODERATE INCOME	48800	55000	61150	67350	72300	77250	82200	87150
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Neosho County, KS								
VERY LOW INCOME	22650	25850	29100	32300	34900	37500	40100	42650
LOW INCOME	36200	41350	46550	51700	55850	59950	64100	68250
MODERATE INCOME	41700	46850	52050	57200	61350	65450	69600	73750
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Ness County, KS								
VERY LOW INCOME	22750	26000	29250	32450	35050	37650	40250	42850
LOW INCOME	36350	41500	46700	51900	56050	60200	64350	68500
MODERATE INCOME	41850	47000	52200	57400	61550	65700	69850	74000
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Norton County, KS								
VERY LOW INCOME	23600	27000	30350	33700	36400	39100	41800	44500
LOW INCOME	37750	43100	48500	53900	58200	62500	66850	71150
MODERATE INCOME	43250	48600	54000	59400	63700	68000	72350	76650
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Osborne County, KS								
VERY LOW INCOME	22650	25850	29100	32300	34900	37500	40100	42650
LOW INCOME	36200	41350	46550	51700	55850	59950	64100	68250
MODERATE INCOME	41700	46850	52050	57200	61350	65450	69600	73750
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Ottawa County, KS								
VERY LOW INCOME	24900	28450	32000	35550	38400	41250	44100	46950
LOW INCOME	39850	45500	51200	56900	61450	66000	70550	75100
MODERATE INCOME	45350	51000	56700	62400	66950	71500	76050	80600
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Pawnee County, KS								
VERY LOW INCOME	22750	26000	29250	32450	35050	37650	40250	42850
LOW INCOME	36350	41500	46700	51900	56050	60200	64350	68500
MODERATE INCOME	41850	47000	52200	57400	61550	65700	69850	74000
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Phillips County, KS								
VERY LOW INCOME	22650	25850	29100	32300	34900	37500	40100	42650
LOW INCOME	36200	41350	46550	51700	55850	59950	64100	68250
MODERATE INCOME	41700	46850	52050	57200	61350	65450	69600	73750
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES,
 FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES
 ** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG.
 OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1
STATE:KANSAS

----- A D J U S T E D I N C O M E L I M I T S -----

P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Pratt County, KS								
VERY LOW INCOME	24700	28200	31750	35250	38100	40900	43750	46550
LOW INCOME	39500	45100	50750	56400	60900	65400	69950	74450
MODERATE INCOME	45000	50600	56250	61900	66400	70900	75450	79950
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Rawlins County, KS								
VERY LOW INCOME	23550	26900	30250	33600	36300	39000	41700	44400
LOW INCOME	37650	43000	48400	53750	58050	62350	66650	70950
MODERATE INCOME	43150	48500	53900	59250	63550	67850	72150	76450
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Reno County, KS								
VERY LOW INCOME	22650	25850	29100	32300	34900	37500	40100	42650
LOW INCOME	36200	41350	46550	51700	55850	59950	64100	68250
MODERATE INCOME	41700	46850	52050	57200	61350	65450	69600	73750
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Republic County, KS								
VERY LOW INCOME	22750	26000	29250	32450	35050	37650	40250	42850
LOW INCOME	36350	41500	46700	51900	56050	60200	64350	68500
MODERATE INCOME	41850	47000	52200	57400	61550	65700	69850	74000
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Rice County, KS								
VERY LOW INCOME	23250	26550	29850	33150	35850	38500	41150	43800
LOW INCOME	37150	42450	47750	53050	57300	61550	65800	70050
MODERATE INCOME	42650	47950	53250	58550	62800	67050	71300	75550
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Rooks County, KS								
VERY LOW INCOME	22650	25850	29100	32300	34900	37500	40100	42650
LOW INCOME	36200	41350	46550	51700	55850	59950	64100	68250
MODERATE INCOME	41700	46850	52050	57200	61350	65450	69600	73750
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Rush County, KS								
VERY LOW INCOME	24000	27400	30850	34250	37000	39750	42500	45250
LOW INCOME	38350	43850	49300	54800	59200	63550	67950	72350
MODERATE INCOME	43850	49350	54800	60300	64700	69050	73450	77850
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Russell County, KS								
VERY LOW INCOME	22650	25850	29100	32300	34900	37500	40100	42650
LOW INCOME	36200	41350	46550	51700	55850	59950	64100	68250
MODERATE INCOME	41700	46850	52050	57200	61350	65450	69600	73750
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES,
FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES
** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG.
OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1
 STATE:KANSAS

----- A D J U S T E D I N C O M E L I M I T S -----

P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Saline County, KS								
VERY LOW INCOME	24600	28100	31600	35100	37950	40750	43550	46350
LOW INCOME	39300	44900	50550	56150	60650	65150	69650	74100
MODERATE INCOME	44800	50400	56050	61650	66150	70650	75150	79600
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Scott County, KS								
VERY LOW INCOME	24850	28400	31950	35450	38300	41150	44000	46800
LOW INCOME	39700	45350	51050	56700	61250	65750	70300	74850
MODERATE INCOME	45200	50850	56550	62200	66750	71250	75800	80350
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Seward County, KS								
VERY LOW INCOME	22650	25850	29100	32300	34900	37500	40100	42650
LOW INCOME	36200	41350	46550	51700	55850	59950	64100	68250
MODERATE INCOME	41700	46850	52050	57200	61350	65450	69600	73750
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Sheridan County, KS								
VERY LOW INCOME	25650	29300	32950	36600	39550	42500	45400	48350
LOW INCOME	41000	46850	52700	58550	63250	67900	72600	77300
MODERATE INCOME	46500	52350	58200	64050	68750	73400	78100	82800
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Sherman County, KS								
VERY LOW INCOME	22650	25850	29100	32300	34900	37500	40100	42650
LOW INCOME	36200	41350	46550	51700	55850	59950	64100	68250
MODERATE INCOME	41700	46850	52050	57200	61350	65450	69600	73750
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Smith County, KS								
VERY LOW INCOME	22650	25850	29100	32300	34900	37500	40100	42650
LOW INCOME	36200	41350	46550	51700	55850	59950	64100	68250
MODERATE INCOME	41700	46850	52050	57200	61350	65450	69600	73750
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Stafford County, KS								
VERY LOW INCOME	23250	26550	29850	33150	35850	38500	41150	43800
LOW INCOME	37150	42450	47750	53050	57300	61550	65800	70050
MODERATE INCOME	42650	47950	53250	58550	62800	67050	71300	75550
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Stanton County, KS								
VERY LOW INCOME	22650	25850	29100	32300	34900	37500	40100	42650
LOW INCOME	36200	41350	46550	51700	55850	59950	64100	68250
MODERATE INCOME	41700	46850	52050	57200	61350	65450	69600	73750
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES, FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES
 ** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG. OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1
 STATE:KANSAS

		A D J U S T E D I N C O M E L I M I T S							
P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*	
Stevens County, KS									
VERY LOW INCOME	24350	27800	31300	34750	37550	40350	43100	45900	
LOW INCOME	38900	44500	50050	55600	60050	64500	68950	73400	
MODERATE INCOME	44400	50000	55550	61100	65550	70000	74450	78900	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Thomas County, KS									
VERY LOW INCOME	26100	29800	33550	37250	40250	43250	46200	49200	
LOW INCOME	41700	47700	53650	59600	64350	69150	73900	78650	
MODERATE INCOME	47200	53200	59150	65100	69850	74650	79400	84150	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Trego County, KS									
VERY LOW INCOME	25850	29550	33250	36900	39900	42850	45800	48750	
LOW INCOME	41350	47250	53150	59050	63750	68500	73200	77950	
MODERATE INCOME	46850	52750	58650	64550	69250	74000	78700	83450	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Wallace County, KS									
VERY LOW INCOME	30000	34300	38600	42850	46300	49750	53150	56600	
LOW INCOME	48000	54850	61700	68550	74050	79500	85000	90500	
MODERATE INCOME	53500	60350	67200	74050	79550	85000	90500	96000	
MOD. INC-GUAR. LOAN	69000	78850	88700	98550	106450	114300	122200	130100	
Washington County, KS									
VERY LOW INCOME	22650	25850	29100	32300	34900	37500	40100	42650	
LOW INCOME	36200	41350	46550	51700	55850	59950	64100	68250	
MODERATE INCOME	41700	46850	52050	57200	61350	65450	69600	73750	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Wichita County, KS									
VERY LOW INCOME	23850	27250	30650	34050	36800	39500	42250	44950	
LOW INCOME	38150	43600	49050	54500	58850	63200	67600	71950	
MODERATE INCOME	43650	49100	54550	60000	64350	68700	73100	77450	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Wilson County, KS									
VERY LOW INCOME	22650	25850	29100	32300	34900	37500	40100	42650	
LOW INCOME	36200	41350	46550	51700	55850	59950	64100	68250	
MODERATE INCOME	41700	46850	52050	57200	61350	65450	69600	73750	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Woodson County, KS									
VERY LOW INCOME	22650	25850	29100	32300	34900	37500	40100	42650	
LOW INCOME	36200	41350	46550	51700	55850	59950	64100	68250	
MODERATE INCOME	41700	46850	52050	57200	61350	65450	69600	73750	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES,
 FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES
 ** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG.
 OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1

STATE: KENTUCKY

		A D J U S T E D I N C O M E L I M I T S							
P R O G R A M		1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Bowling Green, KY MSA									
Allen County, KY HUD Metro FMR Area									
	VERY LOW INCOME	19650	22450	25250	28050	30300	32550	34800	37050
	LOW INCOME	31450	35900	40400	44900	48500	52100	55700	59250
	MODERATE INCOME	36950	41400	45900	50400	54000	57600	61200	64750
	MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Bowling Green, KY HUD Metro FMR Area									
	VERY LOW INCOME	21900	25000	28150	31250	33750	36250	38750	41250
	LOW INCOME	35000	40000	45000	50000	54000	58000	62000	66000
	MODERATE INCOME	40500	45500	50500	55500	59500	63500	67500	71500
	MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Butler County, KY HUD Metro FMR Area									
	VERY LOW INCOME	19150	21850	24600	27300	29500	31700	33900	36050
	LOW INCOME	30600	34950	39350	43700	47200	50700	54200	57700
	MODERATE INCOME	36100	40450	44850	49200	52700	56200	59700	63200
	MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Cincinnati, OH-KY-IN MSA									
Cincinnati, OH-KY-IN HUD Metro FMR Area									
	VERY LOW INCOME	30250	34550	38850	43150	46650	50100	53550	57000
	LOW INCOME	48350	55250	62150	69050	74550	80100	85600	91150
	MODERATE INCOME	53850	60750	67650	74550	80050	85600	91100	96650
	MOD. INC-GUAR. LOAN	69500	79400	89350	99250	107200	115150	123050	131000
Grant County, KY HUD Metro FMR Area									
	VERY LOW INCOME	19500	22300	25100	27850	30100	32350	34550	36800
	LOW INCOME	31200	35650	40100	44550	48100	51700	55250	58800
	MODERATE INCOME	36700	41150	45600	50050	53600	57200	60750	64300
	MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Clarksville, TN-KY MSA									
	VERY LOW INCOME	23000	26300	29600	32850	35500	38150	40750	43400
	LOW INCOME	36800	42050	47300	52550	56750	60950	65150	69350
	MODERATE INCOME	42300	47550	52800	58050	62250	66450	70650	74850
	MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Elizabethtown-Fort Knox, KY MSA									
Elizabethtown, KY HUD Metro FMR Area									
	VERY LOW INCOME	24050	27450	30900	34300	37050	39800	42550	45300
	LOW INCOME	38450	43900	49400	54900	59300	63700	68100	72450
	MODERATE INCOME	43950	49400	54900	60400	64800	69200	73600	77950
	MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES, FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG. OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1

STATE: KENTUCKY

P R O G R A M	A D J U S T E D I N C O M E L I M I T S							
	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Meade County, KY HUD Metro FMR Area								
VERY LOW INCOME	23100	26400	29700	33000	35650	38300	40950	43600
LOW INCOME	36950	42250	47500	52800	57000	61250	65450	69700
MODERATE INCOME	42450	47750	53000	58300	62500	66750	70950	75200
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Evansville, IN-KY MSA								
VERY LOW INCOME	25400	29000	32650	36250	39150	42050	44950	47850
LOW INCOME	40600	46400	52200	58000	62650	67300	71900	76550
MODERATE INCOME	46100	51900	57700	63500	68150	72800	77400	82050
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Huntington-Ashland, WV-KY-OH MSA								
Huntington-Ashland, WV-KY-OH HUD Metro FMR Area								
VERY LOW INCOME	20700	23650	26600	29550	31950	34300	36650	39050
LOW INCOME	33100	37850	42550	47300	51100	54850	58650	62450
MODERATE INCOME	38600	43350	48050	52800	56600	60350	64150	67950
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Lexington-Fayette, KY MSA								
VERY LOW INCOME	27800	31800	35750	39700	42900	46100	49250	52450
LOW INCOME	44450	50800	57150	63500	68600	73650	78750	83800
MODERATE INCOME	49950	56300	62650	69000	74100	79150	84250	89300
MOD. INC-GUAR. LOAN	63900	73050	82150	91300	98600	105900	113200	120500
Louisville, KY-IN MSA								
Spencer County, KY SEA								
VERY LOW INCOME	27150	31000	34900	38750	41850	44950	48050	51150
LOW INCOME	43400	49600	55800	62000	66950	71900	76900	81850
MODERATE INCOME	48900	55100	61300	67500	72450	77400	82400	87350
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Louisville/Jefferson County, KY-IN MSA								
Louisville, KY-IN HUD Metro FMR Area								
VERY LOW INCOME	27150	31000	34900	38750	41850	44950	48050	51150
LOW INCOME	43400	49600	55800	62000	66950	71900	76900	81850
MODERATE INCOME	48900	55100	61300	67500	72450	77400	82400	87350
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Shelby County, KY HUD Metro FMR Area								
VERY LOW INCOME	27650	31600	35550	39450	42650	45800	48950	52100
LOW INCOME	44150	50500	56800	63100	68150	73200	78250	83300
MODERATE INCOME	49650	56000	62300	68600	73650	78700	83750	88800
MOD. INC-GUAR. LOAN	63500	72550	81650	90700	97950	105200	112450	119700

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES, FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG. OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1

STATE: KENTUCKY

		A D J U S T E D I N C O M E L I M I T S							
P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*	
Owensboro, KY MSA									
VERY LOW INCOME	24000	27400	30850	34250	37000	39750	42500	45250	
LOW INCOME	38350	43850	49300	54800	59200	63550	67950	72350	
MODERATE INCOME	43850	49350	54800	60300	64700	69050	73450	77850	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Adair County, KY									
VERY LOW INCOME	18700	21400	24050	26700	28850	31000	33150	35250	
LOW INCOME	29900	34150	38450	42700	46100	49550	52950	56350	
MODERATE INCOME	35400	39650	43950	48200	51600	55050	58450	61850	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Anderson County, KY									
VERY LOW INCOME	24400	27900	31400	34850	37650	40450	43250	46050	
LOW INCOME	39050	44600	50200	55750	60200	64650	69150	73600	
MODERATE INCOME	44550	50100	55700	61250	65700	70150	74650	79100	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Ballard County, KY									
VERY LOW INCOME	21150	24150	27150	30150	32600	35000	37400	39800	
LOW INCOME	33800	38600	43450	48250	52100	55950	59850	63700	
MODERATE INCOME	39300	44100	48950	53750	57600	61450	65350	69200	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Barren County, KY									
VERY LOW INCOME	18700	21400	24050	26700	28850	31000	33150	35250	
LOW INCOME	29900	34150	38450	42700	46100	49550	52950	56350	
MODERATE INCOME	35400	39650	43950	48200	51600	55050	58450	61850	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Bath County, KY									
VERY LOW INCOME	18700	21400	24050	26700	28850	31000	33150	35250	
LOW INCOME	29900	34150	38450	42700	46100	49550	52950	56350	
MODERATE INCOME	35400	39650	43950	48200	51600	55050	58450	61850	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Bell County, KY									
VERY LOW INCOME	18700	21400	24050	26700	28850	31000	33150	35250	
LOW INCOME	29900	34150	38450	42700	46100	49550	52950	56350	
MODERATE INCOME	35400	39650	43950	48200	51600	55050	58450	61850	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Boyle County, KY									
VERY LOW INCOME	20550	23450	26400	29300	31650	34000	36350	38700	
LOW INCOME	32850	37500	42200	46900	50650	54400	58150	61900	
MODERATE INCOME	38350	43000	47700	52400	56150	59900	63650	67400	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES,
FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG.
OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1
 STATE: KENTUCKY

		A D J U S T E D I N C O M E L I M I T S							
P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*	
Breathitt County, KY									
VERY LOW INCOME	18700	21400	24050	26700	28850	31000	33150	35250	
LOW INCOME	29900	34150	38450	42700	46100	49550	52950	56350	
MODERATE INCOME	35400	39650	43950	48200	51600	55050	58450	61850	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Breckinridge County, KY									
VERY LOW INCOME	21850	24950	28050	31150	33650	36150	38650	41150	
LOW INCOME	34900	39900	44850	49850	53850	57850	61800	65800	
MODERATE INCOME	40400	45400	50350	55350	59350	63350	67300	71300	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Caldwell County, KY									
VERY LOW INCOME	20400	23300	26200	29100	31450	33800	36100	38450	
LOW INCOME	32600	37250	41900	46550	50250	54000	57700	61450	
MODERATE INCOME	38100	42750	47400	52050	55750	59500	63200	66950	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Calloway County, KY									
VERY LOW INCOME	21050	24050	27050	30050	32500	34900	37300	39700	
LOW INCOME	33650	38500	43300	48100	51950	55800	59650	63500	
MODERATE INCOME	39150	44000	48800	53600	57450	61300	65150	69000	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Carlisle County, KY									
VERY LOW INCOME	19400	22200	24950	27700	29950	32150	34350	36600	
LOW INCOME	31000	35450	39850	44300	47850	51400	54950	58500	
MODERATE INCOME	36500	40950	45350	49800	53350	56900	60450	64000	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Carroll County, KY									
VERY LOW INCOME	19950	22800	25650	28500	30800	33100	35350	37650	
LOW INCOME	31900	36500	41050	45600	49250	52900	56550	60200	
MODERATE INCOME	37400	42000	46550	51100	54750	58400	62050	65700	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Carter County, KY									
VERY LOW INCOME	18700	21400	24050	26700	28850	31000	33150	35250	
LOW INCOME	29900	34150	38450	42700	46100	49550	52950	56350	
MODERATE INCOME	35400	39650	43950	48200	51600	55050	58450	61850	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Casey County, KY									
VERY LOW INCOME	18700	21400	24050	26700	28850	31000	33150	35250	
LOW INCOME	29900	34150	38450	42700	46100	49550	52950	56350	
MODERATE INCOME	35400	39650	43950	48200	51600	55050	58450	61850	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES, FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES
 ** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG. OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1

STATE: KENTUCKY

		A D J U S T E D I N C O M E L I M I T S								
P R O G R A M		1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*	
Clay County, KY		VERY LOW INCOME	18700	21400	24050	26700	28850	31000	33150	35250
		LOW INCOME	29900	34150	38450	42700	46100	49550	52950	56350
		MODERATE INCOME	35400	39650	43950	48200	51600	55050	58450	61850
		MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Clinton County, KY		VERY LOW INCOME	18700	21400	24050	26700	28850	31000	33150	35250
		LOW INCOME	29900	34150	38450	42700	46100	49550	52950	56350
		MODERATE INCOME	35400	39650	43950	48200	51600	55050	58450	61850
		MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Crittenden County, KY		VERY LOW INCOME	20650	23600	26550	29450	31850	34200	36550	38900
		LOW INCOME	32950	37700	42400	47100	50850	54650	58400	62150
		MODERATE INCOME	38450	43200	47900	52600	56350	60150	63900	67650
		MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Cumberland County, KY		VERY LOW INCOME	18700	21400	24050	26700	28850	31000	33150	35250
		LOW INCOME	29900	34150	38450	42700	46100	49550	52950	56350
		MODERATE INCOME	35400	39650	43950	48200	51600	55050	58450	61850
		MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Elliott County, KY		VERY LOW INCOME	18700	21400	24050	26700	28850	31000	33150	35250
		LOW INCOME	29900	34150	38450	42700	46100	49550	52950	56350
		MODERATE INCOME	35400	39650	43950	48200	51600	55050	58450	61850
		MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Estill County, KY		VERY LOW INCOME	18700	21400	24050	26700	28850	31000	33150	35250
		LOW INCOME	29900	34150	38450	42700	46100	49550	52950	56350
		MODERATE INCOME	35400	39650	43950	48200	51600	55050	58450	61850
		MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Fleming County, KY		VERY LOW INCOME	18800	21450	24150	26800	28950	31100	33250	35400
		LOW INCOME	30050	34300	38600	42900	46350	49750	53200	56650
		MODERATE INCOME	35550	39800	44100	48400	51850	55250	58700	62150
		MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Floyd County, KY		VERY LOW INCOME	18700	21400	24050	26700	28850	31000	33150	35250
		LOW INCOME	29900	34150	38450	42700	46100	49550	52950	56350
		MODERATE INCOME	35400	39650	43950	48200	51600	55050	58450	61850
		MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES, FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG. OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1
 STATE: KENTUCKY

		A D J U S T E D I N C O M E L I M I T S							
P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*	
Franklin County, KY									
VERY LOW INCOME	24900	28450	32000	35550	38400	41250	44100	46950	
LOW INCOME	39850	45500	51200	56900	61450	66000	70550	75100	
MODERATE INCOME	45350	51000	56700	62400	66950	71500	76050	80600	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Fulton County, KY									
VERY LOW INCOME	18700	21400	24050	26700	28850	31000	33150	35250	
LOW INCOME	29900	34150	38450	42700	46100	49550	52950	56350	
MODERATE INCOME	35400	39650	43950	48200	51600	55050	58450	61850	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Garrard County, KY									
VERY LOW INCOME	22050	25200	28350	31450	34000	36500	39000	41550	
LOW INCOME	35200	40250	45250	50300	54300	58350	62350	66400	
MODERATE INCOME	40700	45750	50750	55800	59800	63850	67850	71900	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Graves County, KY									
VERY LOW INCOME	19700	22500	25300	28100	30350	32600	34850	37100	
LOW INCOME	31450	35950	40450	44950	48550	52150	55750	59350	
MODERATE INCOME	36950	41450	45950	50450	54050	57650	61250	64850	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Grayson County, KY									
VERY LOW INCOME	18700	21400	24050	26700	28850	31000	33150	35250	
LOW INCOME	29900	34150	38450	42700	46100	49550	52950	56350	
MODERATE INCOME	35400	39650	43950	48200	51600	55050	58450	61850	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Green County, KY									
VERY LOW INCOME	18700	21400	24050	26700	28850	31000	33150	35250	
LOW INCOME	29900	34150	38450	42700	46100	49550	52950	56350	
MODERATE INCOME	35400	39650	43950	48200	51600	55050	58450	61850	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Harlan County, KY									
VERY LOW INCOME	18700	21400	24050	26700	28850	31000	33150	35250	
LOW INCOME	29900	34150	38450	42700	46100	49550	52950	56350	
MODERATE INCOME	35400	39650	43950	48200	51600	55050	58450	61850	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Harrison County, KY									
VERY LOW INCOME	21250	24250	27300	30300	32750	35150	37600	40000	
LOW INCOME	33950	38800	43650	48500	52400	56250	60150	64000	
MODERATE INCOME	39450	44300	49150	54000	57900	61750	65650	69500	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES, FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES
 ** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG. OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1
 STATE: KENTUCKY

----- A D J U S T E D I N C O M E L I M I T S -----

P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Hart County, KY								
VERY LOW INCOME	18700	21400	24050	26700	28850	31000	33150	35250
LOW INCOME	29900	34150	38450	42700	46100	49550	52950	56350
MODERATE INCOME	35400	39650	43950	48200	51600	55050	58450	61850
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Hickman County, KY								
VERY LOW INCOME	19600	22400	25200	27950	30200	32450	34700	36900
LOW INCOME	31300	35750	40250	44700	48300	51850	55450	59000
MODERATE INCOME	36800	41250	45750	50200	53800	57350	60950	64500
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Hopkins County, KY								
VERY LOW INCOME	21050	24050	27050	30050	32500	34900	37300	39700
LOW INCOME	33650	38500	43300	48100	51950	55800	59650	63500
MODERATE INCOME	39150	44000	48800	53600	57450	61300	65150	69000
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Jackson County, KY								
VERY LOW INCOME	18700	21400	24050	26700	28850	31000	33150	35250
LOW INCOME	29900	34150	38450	42700	46100	49550	52950	56350
MODERATE INCOME	35400	39650	43950	48200	51600	55050	58450	61850
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Johnson County, KY								
VERY LOW INCOME	18700	21400	24050	26700	28850	31000	33150	35250
LOW INCOME	29900	34150	38450	42700	46100	49550	52950	56350
MODERATE INCOME	35400	39650	43950	48200	51600	55050	58450	61850
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Knott County, KY								
VERY LOW INCOME	18700	21400	24050	26700	28850	31000	33150	35250
LOW INCOME	29900	34150	38450	42700	46100	49550	52950	56350
MODERATE INCOME	35400	39650	43950	48200	51600	55050	58450	61850
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Knox County, KY								
VERY LOW INCOME	18700	21400	24050	26700	28850	31000	33150	35250
LOW INCOME	29900	34150	38450	42700	46100	49550	52950	56350
MODERATE INCOME	35400	39650	43950	48200	51600	55050	58450	61850
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Laurel County, KY								
VERY LOW INCOME	18700	21400	24050	26700	28850	31000	33150	35250
LOW INCOME	29900	34150	38450	42700	46100	49550	52950	56350
MODERATE INCOME	35400	39650	43950	48200	51600	55050	58450	61850
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES, FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES
 ** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG. OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1
 STATE: KENTUCKY

		A D J U S T E D I N C O M E L I M I T S							
P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*	
Lawrence County, KY									
VERY LOW INCOME	18700	21400	24050	26700	28850	31000	33150	35250	
LOW INCOME	29900	34150	38450	42700	46100	49550	52950	56350	
MODERATE INCOME	35400	39650	43950	48200	51600	55050	58450	61850	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Lee County, KY									
VERY LOW INCOME	18700	21400	24050	26700	28850	31000	33150	35250	
LOW INCOME	29900	34150	38450	42700	46100	49550	52950	56350	
MODERATE INCOME	35400	39650	43950	48200	51600	55050	58450	61850	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Leslie County, KY									
VERY LOW INCOME	18700	21400	24050	26700	28850	31000	33150	35250	
LOW INCOME	29900	34150	38450	42700	46100	49550	52950	56350	
MODERATE INCOME	35400	39650	43950	48200	51600	55050	58450	61850	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Letcher County, KY									
VERY LOW INCOME	18700	21400	24050	26700	28850	31000	33150	35250	
LOW INCOME	29900	34150	38450	42700	46100	49550	52950	56350	
MODERATE INCOME	35400	39650	43950	48200	51600	55050	58450	61850	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Lewis County, KY									
VERY LOW INCOME	18700	21400	24050	26700	28850	31000	33150	35250	
LOW INCOME	29900	34150	38450	42700	46100	49550	52950	56350	
MODERATE INCOME	35400	39650	43950	48200	51600	55050	58450	61850	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Lincoln County, KY									
VERY LOW INCOME	18700	21400	24050	26700	28850	31000	33150	35250	
LOW INCOME	29900	34150	38450	42700	46100	49550	52950	56350	
MODERATE INCOME	35400	39650	43950	48200	51600	55050	58450	61850	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Livingston County, KY									
VERY LOW INCOME	20500	23400	26350	29250	31600	33950	36300	38650	
LOW INCOME	32750	37450	42100	46800	50550	54300	58050	61800	
MODERATE INCOME	38250	42950	47600	52300	56050	59800	63550	67300	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Logan County, KY									
VERY LOW INCOME	20200	23050	25950	28800	31150	33450	35750	38050	
LOW INCOME	32250	36900	41500	46100	49800	53500	57150	60850	
MODERATE INCOME	37750	42400	47000	51600	55300	59000	62650	66350	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES, FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES
 ** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG. OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1

STATE: KENTUCKY

P R O G R A M	A D J U S T E D I N C O M E L I M I T S							
	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Lyon County, KY								
VERY LOW INCOME	22750	26000	29250	32450	35050	37650	40250	42850
LOW INCOME	36350	41500	46700	51900	56050	60200	64350	68500
MODERATE INCOME	41850	47000	52200	57400	61550	65700	69850	74000
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Madison County, KY								
VERY LOW INCOME	23700	27050	30450	33800	36550	39250	41950	44650
LOW INCOME	37850	43300	48700	54100	58450	62750	67100	71400
MODERATE INCOME	43350	48800	54200	59600	63950	68250	72600	76900
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Magoffin County, KY								
VERY LOW INCOME	18700	21400	24050	26700	28850	31000	33150	35250
LOW INCOME	29900	34150	38450	42700	46100	49550	52950	56350
MODERATE INCOME	35400	39650	43950	48200	51600	55050	58450	61850
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Marion County, KY								
VERY LOW INCOME	19350	22100	24850	27600	29850	32050	34250	36450
LOW INCOME	30900	35300	39750	44150	47700	51200	54750	58300
MODERATE INCOME	36400	40800	45250	49650	53200	56700	60250	63800
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Marshall County, KY								
VERY LOW INCOME	23150	26450	29750	33050	35700	38350	41000	43650
LOW INCOME	37050	42300	47600	52900	57150	61350	65600	69850
MODERATE INCOME	42550	47800	53100	58400	62650	66850	71100	75350
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Martin County, KY								
VERY LOW INCOME	18700	21400	24050	26700	28850	31000	33150	35250
LOW INCOME	29900	34150	38450	42700	46100	49550	52950	56350
MODERATE INCOME	35400	39650	43950	48200	51600	55050	58450	61850
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Mason County, KY								
VERY LOW INCOME	20200	23100	26000	28850	31200	33500	35800	38100
LOW INCOME	32300	36900	41550	46150	49850	53550	57250	60900
MODERATE INCOME	37800	42400	47050	51650	55350	59050	62750	66400
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
McCracken County, KY								
VERY LOW INCOME	22050	25200	28350	31500	34050	36550	39100	41600
LOW INCOME	35300	40300	45350	50400	54450	58450	62500	66550
MODERATE INCOME	40800	45800	50850	55900	59950	63950	68000	72050
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES, FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG. OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1
STATE: KENTUCKY

----- A D J U S T E D I N C O M E L I M I T S -----

P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
McCreary County, KY								
VERY LOW INCOME	18700	21400	24050	26700	28850	31000	33150	35250
LOW INCOME	29900	34150	38450	42700	46100	49550	52950	56350
MODERATE INCOME	35400	39650	43950	48200	51600	55050	58450	61850
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Menifee County, KY								
VERY LOW INCOME	18700	21400	24050	26700	28850	31000	33150	35250
LOW INCOME	29900	34150	38450	42700	46100	49550	52950	56350
MODERATE INCOME	35400	39650	43950	48200	51600	55050	58450	61850
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Mercer County, KY								
VERY LOW INCOME	23100	26400	29700	33000	35650	38300	40950	43600
LOW INCOME	36950	42250	47500	52800	57000	61250	65450	69700
MODERATE INCOME	42450	47750	53000	58300	62500	66750	70950	75200
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Metcalfe County, KY								
VERY LOW INCOME	18700	21400	24050	26700	28850	31000	33150	35250
LOW INCOME	29900	34150	38450	42700	46100	49550	52950	56350
MODERATE INCOME	35400	39650	43950	48200	51600	55050	58450	61850
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Monroe County, KY								
VERY LOW INCOME	18700	21400	24050	26700	28850	31000	33150	35250
LOW INCOME	29900	34150	38450	42700	46100	49550	52950	56350
MODERATE INCOME	35400	39650	43950	48200	51600	55050	58450	61850
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Montgomery County, KY								
VERY LOW INCOME	19450	22200	25000	27750	30000	32200	34450	36650
LOW INCOME	31100	35500	39950	44400	47950	51500	55050	58600
MODERATE INCOME	36600	41000	45450	49900	53450	57000	60550	64100
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Morgan County, KY								
VERY LOW INCOME	18700	21400	24050	26700	28850	31000	33150	35250
LOW INCOME	29900	34150	38450	42700	46100	49550	52950	56350
MODERATE INCOME	35400	39650	43950	48200	51600	55050	58450	61850
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Muhlenberg County, KY								
VERY LOW INCOME	19550	22350	25150	27900	30150	32400	34600	36850
LOW INCOME	31250	35700	40200	44650	48200	51800	55350	58950
MODERATE INCOME	36750	41200	45700	50150	53700	57300	60850	64450
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES, FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG. OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1

STATE: KENTUCKY

		A D J U S T E D I N C O M E L I M I T S							
P R O G R A M		1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Nelson County, KY									
	VERY LOW INCOME	24950	28500	32050	35600	38450	41300	44150	47000
	LOW INCOME	39850	45550	51250	56950	61500	66050	70600	75150
	MODERATE INCOME	45350	51050	56750	62450	67000	71550	76100	80650
	MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Nicholas County, KY									
	VERY LOW INCOME	19100	21800	24550	27250	29450	31650	33800	36000
	LOW INCOME	30500	34900	39250	43600	47100	50600	54050	57550
	MODERATE INCOME	36000	40400	44750	49100	52600	56100	59550	63050
	MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Ohio County, KY									
	VERY LOW INCOME	18700	21400	24050	26700	28850	31000	33150	35250
	LOW INCOME	29900	34150	38450	42700	46100	49550	52950	56350
	MODERATE INCOME	35400	39650	43950	48200	51600	55050	58450	61850
	MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Owen County, KY									
	VERY LOW INCOME	21850	25000	28100	31200	33700	36200	38700	41200
	LOW INCOME	34950	39900	44900	49900	53900	57900	61900	65850
	MODERATE INCOME	40450	45400	50400	55400	59400	63400	67400	71350
	MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Owsley County, KY									
	VERY LOW INCOME	18700	21400	24050	26700	28850	31000	33150	35250
	LOW INCOME	29900	34150	38450	42700	46100	49550	52950	56350
	MODERATE INCOME	35400	39650	43950	48200	51600	55050	58450	61850
	MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Perry County, KY									
	VERY LOW INCOME	18700	21400	24050	26700	28850	31000	33150	35250
	LOW INCOME	29900	34150	38450	42700	46100	49550	52950	56350
	MODERATE INCOME	35400	39650	43950	48200	51600	55050	58450	61850
	MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Pike County, KY									
	VERY LOW INCOME	18700	21400	24050	26700	28850	31000	33150	35250
	LOW INCOME	29900	34150	38450	42700	46100	49550	52950	56350
	MODERATE INCOME	35400	39650	43950	48200	51600	55050	58450	61850
	MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Powell County, KY									
	VERY LOW INCOME	18700	21400	24050	26700	28850	31000	33150	35250
	LOW INCOME	29900	34150	38450	42700	46100	49550	52950	56350
	MODERATE INCOME	35400	39650	43950	48200	51600	55050	58450	61850
	MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES, FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG. OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1

STATE: KENTUCKY

		A D J U S T E D I N C O M E L I M I T S							
P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*	
Pulaski County, KY									
VERY LOW INCOME	18700	21400	24050	26700	28850	31000	33150	35250	
LOW INCOME	29900	34150	38450	42700	46100	49550	52950	56350	
MODERATE INCOME	35400	39650	43950	48200	51600	55050	58450	61850	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Robertson County, KY									
VERY LOW INCOME	19200	21950	24700	27400	29600	31800	34000	36200	
LOW INCOME	30700	35100	39450	43850	47350	50850	54350	57900	
MODERATE INCOME	36200	40600	44950	49350	52850	56350	59850	63400	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Rockcastle County, KY									
VERY LOW INCOME	18700	21400	24050	26700	28850	31000	33150	35250	
LOW INCOME	29900	34150	38450	42700	46100	49550	52950	56350	
MODERATE INCOME	35400	39650	43950	48200	51600	55050	58450	61850	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Rowan County, KY									
VERY LOW INCOME	19000	21700	24400	27100	29300	31450	33650	35800	
LOW INCOME	30350	34700	39000	43350	46800	50300	53750	57200	
MODERATE INCOME	35850	40200	44500	48850	52300	55800	59250	62700	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Russell County, KY									
VERY LOW INCOME	18700	21400	24050	26700	28850	31000	33150	35250	
LOW INCOME	29900	34150	38450	42700	46100	49550	52950	56350	
MODERATE INCOME	35400	39650	43950	48200	51600	55050	58450	61850	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Simpson County, KY									
VERY LOW INCOME	20800	23750	26700	29650	32050	34400	36800	39150	
LOW INCOME	33200	37950	42700	47450	51250	55050	58850	62650	
MODERATE INCOME	38700	43450	48200	52950	56750	60550	64350	68150	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Taylor County, KY									
VERY LOW INCOME	18700	21400	24050	26700	28850	31000	33150	35250	
LOW INCOME	29900	34150	38450	42700	46100	49550	52950	56350	
MODERATE INCOME	35400	39650	43950	48200	51600	55050	58450	61850	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Todd County, KY									
VERY LOW INCOME	18950	21650	24350	27050	29250	31400	33550	35750	
LOW INCOME	30300	34650	38950	43300	46750	50250	53700	57150	
MODERATE INCOME	35800	40150	44450	48800	52250	55750	59200	62650	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES, FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG. OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1
 STATE: KENTUCKY

		----- A D J U S T E D I N C O M E L I M I T S -----							
P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*	
Union County, KY									
VERY LOW INCOME	19750	22550	25350	28150	30450	32700	34950	37200	
LOW INCOME	31550	36050	40550	45050	48650	52250	55850	59450	
MODERATE INCOME	37050	41550	46050	50550	54150	57750	61350	64950	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Washington County, KY									
VERY LOW INCOME	21300	24350	27400	30400	32850	35300	37700	40150	
LOW INCOME	34050	38900	43800	48650	52550	56450	60350	64200	
MODERATE INCOME	39550	44400	49300	54150	58050	61950	65850	69700	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Wayne County, KY									
VERY LOW INCOME	18700	21400	24050	26700	28850	31000	33150	35250	
LOW INCOME	29900	34150	38450	42700	46100	49550	52950	56350	
MODERATE INCOME	35400	39650	43950	48200	51600	55050	58450	61850	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Webster County, KY									
VERY LOW INCOME	22350	25550	28750	31900	34500	37050	39600	42150	
LOW INCOME	35750	40850	45950	51050	55150	59200	63300	67400	
MODERATE INCOME	41250	46350	51450	56550	60650	64700	68800	72900	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Whitley County, KY									
VERY LOW INCOME	18700	21400	24050	26700	28850	31000	33150	35250	
LOW INCOME	29900	34150	38450	42700	46100	49550	52950	56350	
MODERATE INCOME	35400	39650	43950	48200	51600	55050	58450	61850	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Wolfe County, KY									
VERY LOW INCOME	18700	21400	24050	26700	28850	31000	33150	35250	
LOW INCOME	29900	34150	38450	42700	46100	49550	52950	56350	
MODERATE INCOME	35400	39650	43950	48200	51600	55050	58450	61850	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES,
 FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES
 ** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG.
 OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1

STATE:LOUISIANA

		A D J U S T E D I N C O M E L I M I T S							
P R O G R A M		1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Alexandria, LA MSA									
	VERY LOW INCOME	20450	23400	26300	29200	31550	33900	36250	38550
	LOW INCOME	32700	37350	42050	46700	50450	54150	57900	61650
	MODERATE INCOME	38200	42850	47550	52200	55950	59650	63400	67150
	MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Baton Rouge, LA MSA									
Baton Rouge, LA HUD Metro FMR Area									
	VERY LOW INCOME	27500	31400	35350	39250	42400	45550	48700	51850
	LOW INCOME	43950	50250	56500	62800	67800	72850	77850	82900
	MODERATE INCOME	49450	55750	62000	68300	73300	78350	83350	88400
	MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Iberville Parish, LA HUD Metro FMR Area									
	VERY LOW INCOME	21000	24000	27000	29950	32350	34750	37150	39550
	LOW INCOME	33550	38300	43100	47900	51750	55550	59400	63250
	MODERATE INCOME	39050	43800	48600	53400	57250	61050	64900	68750
	MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Hammond, LA MSA									
	VERY LOW INCOME	23250	26550	29850	33150	35850	38500	41150	43800
	LOW INCOME	37150	42450	47750	53050	57300	61550	65800	70050
	MODERATE INCOME	42650	47950	53250	58550	62800	67050	71300	75550
	MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Houma-Thibodaux, LA MSA									
	VERY LOW INCOME	23000	26250	29550	32800	35450	38050	40700	43300
	LOW INCOME	36750	42000	47250	52500	56700	60900	65100	69300
	MODERATE INCOME	42250	47500	52750	58000	62200	66400	70600	74800
	MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Lafayette, LA MSA									
Acadia Parish, LA HUD Metro FMR Area									
	VERY LOW INCOME	19300	22050	24800	27550	29800	32000	34200	36400
	LOW INCOME	30850	35300	39700	44100	47650	51150	54700	58200
	MODERATE INCOME	36350	40800	45200	49600	53150	56650	60200	63700
	MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Iberia Parish, LA HUD Metro FMR Area									
	VERY LOW INCOME	20200	23050	25950	28800	31150	33450	35750	38050
	LOW INCOME	32250	36900	41500	46100	49800	53500	57150	60850
	MODERATE INCOME	37750	42400	47000	51600	55300	59000	62650	66350
	MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES, FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG. OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1
STATE:LOUISIANA

----- A D J U S T E D I N C O M E L I M I T S -----

P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Lafayette, LA HUD Metro FMR Area								
VERY LOW INCOME	24650	28200	31700	35200	38050	40850	43650	46500
LOW INCOME	39400	45050	50650	56300	60800	65300	69800	74300
MODERATE INCOME	44900	50550	56150	61800	66300	70800	75300	79800
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Vermilion Parish, LA HUD Metro FMR Area								
VERY LOW INCOME	22000	25150	28300	31400	33950	36450	38950	41450
LOW INCOME	35200	40200	45250	50250	54250	58300	62300	66350
MODERATE INCOME	40700	45700	50750	55750	59750	63800	67800	71850
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Lake Charles, LA MSA								
VERY LOW INCOME	21600	24700	27800	30850	33350	35800	38300	40750
LOW INCOME	34550	39500	44400	49350	53300	57250	61200	65150
MODERATE INCOME	40050	45000	49900	54850	58800	62750	66700	70650
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Monroe, LA MSA								
VERY LOW INCOME	19350	22100	24850	27600	29850	32050	34250	36450
LOW INCOME	30900	35300	39750	44150	47700	51200	54750	58300
MODERATE INCOME	36400	40800	45250	49650	53200	56700	60250	63800
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
New Orleans-Metairie, LA MSA								
New Orleans-Metairie, LA HUD Metro FMR Area								
VERY LOW INCOME	24650	28200	31700	35200	38050	40850	43650	46500
LOW INCOME	39400	45050	50650	56300	60800	65300	69800	74300
MODERATE INCOME	44900	50550	56150	61800	66300	70800	75300	79800
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
St. James Parish, LA HUD Metro FMR Area								
VERY LOW INCOME	23600	26950	30300	33650	36350	39050	41750	44450
LOW INCOME	37700	43100	48450	53850	58150	62450	66750	71100
MODERATE INCOME	43200	48600	53950	59350	63650	67950	72250	76600
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Shreveport-Bossier City, LA MSA								
Shreveport-Bossier City, LA HUD Metro FMR Area								
VERY LOW INCOME	21950	25100	28250	31350	33900	36400	38900	41400
LOW INCOME	35100	40100	45150	50150	54150	58150	62200	66200
MODERATE INCOME	40600	45600	50650	55650	59650	63650	67700	71700
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES,
FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES
** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG.
OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1

STATE:LOUISIANA

----- A D J U S T E D I N C O M E L I M I T S -----

P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Webster Parish, LA HUD Metro FMR Area								
VERY LOW INCOME	17850	20400	22950	25450	27500	29550	31600	33600
LOW INCOME	28500	32550	36650	40700	43950	47200	50450	53700
MODERATE INCOME	34000	38050	42150	46200	49450	52700	55950	59200
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Allen Parish, LA								
VERY LOW INCOME	20400	23300	26200	29100	31450	33800	36100	38450
LOW INCOME	32600	37250	41900	46550	50250	54000	57700	61450
MODERATE INCOME	38100	42750	47400	52050	55750	59500	63200	66950
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Assumption Parish, LA								
VERY LOW INCOME	22650	25900	29150	32350	34950	37550	40150	42750
LOW INCOME	36250	41400	46600	51750	55900	60050	64150	68300
MODERATE INCOME	41750	46900	52100	57250	61400	65550	69650	73800
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Avoyelles Parish, LA								
VERY LOW INCOME	18400	21000	23650	26250	28350	30450	32550	34650
LOW INCOME	29400	33600	37800	42000	45350	48700	52100	55450
MODERATE INCOME	34900	39100	43300	47500	50850	54200	57600	60950
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Beauregard Parish, LA								
VERY LOW INCOME	23000	26300	29600	32850	35500	38150	40750	43400
LOW INCOME	36800	42050	47300	52550	56750	60950	65150	69350
MODERATE INCOME	42300	47550	52800	58050	62250	66450	70650	74850
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Bienville Parish, LA								
VERY LOW INCOME	17850	20400	22950	25450	27500	29550	31600	33600
LOW INCOME	28500	32550	36650	40700	43950	47200	50450	53700
MODERATE INCOME	34000	38050	42150	46200	49450	52700	55950	59200
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Caldwell Parish, LA								
VERY LOW INCOME	18000	20600	23150	25700	27800	29850	31900	33950
LOW INCOME	28750	32900	37000	41100	44400	47700	50950	54250
MODERATE INCOME	34250	38400	42500	46600	49900	53200	56450	59750
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Catahoula Parish, LA								
VERY LOW INCOME	20350	23250	26150	29050	31400	33700	36050	38350
LOW INCOME	32550	37200	41850	46500	50200	53950	57650	61400
MODERATE INCOME	38050	42700	47350	52000	55700	59450	63150	66900
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES, FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG. OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1
 STATE:LOUISIANA

----- A D J U S T E D I N C O M E L I M I T S -----

P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Claiborne Parish, LA								
VERY LOW INCOME	17850	20400	22950	25450	27500	29550	31600	33600
LOW INCOME	28500	32550	36650	40700	43950	47200	50450	53700
MODERATE INCOME	34000	38050	42150	46200	49450	52700	55950	59200
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Concordia Parish, LA								
VERY LOW INCOME	17850	20400	22950	25450	27500	29550	31600	33600
LOW INCOME	28500	32550	36650	40700	43950	47200	50450	53700
MODERATE INCOME	34000	38050	42150	46200	49450	52700	55950	59200
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
East Carroll Parish, LA								
VERY LOW INCOME	17850	20400	22950	25450	27500	29550	31600	33600
LOW INCOME	28500	32550	36650	40700	43950	47200	50450	53700
MODERATE INCOME	34000	38050	42150	46200	49450	52700	55950	59200
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Evangeline Parish, LA								
VERY LOW INCOME	17850	20400	22950	25450	27500	29550	31600	33600
LOW INCOME	28500	32550	36650	40700	43950	47200	50450	53700
MODERATE INCOME	34000	38050	42150	46200	49450	52700	55950	59200
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Franklin Parish, LA								
VERY LOW INCOME	17850	20400	22950	25450	27500	29550	31600	33600
LOW INCOME	28500	32550	36650	40700	43950	47200	50450	53700
MODERATE INCOME	34000	38050	42150	46200	49450	52700	55950	59200
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Jackson Parish, LA								
VERY LOW INCOME	18650	21300	23950	26600	28750	30900	33000	35150
LOW INCOME	29800	34050	38300	42550	45950	49350	52750	56150
MODERATE INCOME	35300	39550	43800	48050	51450	54850	58250	61650
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Jefferson Davis Parish, LA								
VERY LOW INCOME	20250	23150	26050	28900	31250	33550	35850	38150
LOW INCOME	32400	37000	41650	46250	49950	53650	57350	61050
MODERATE INCOME	37900	42500	47150	51750	55450	59150	62850	66550
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
La Salle Parish, LA								
VERY LOW INCOME	20000	22850	25700	28550	30850	33150	35450	37700
LOW INCOME	32000	36550	41150	45700	49350	53000	56650	60300
MODERATE INCOME	37500	42050	46650	51200	54850	58500	62150	65800
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES,
 FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES
 ** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG.
 OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1

STATE:LOUISIANA

		A D J U S T E D I N C O M E L I M I T S							
P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*	
Lincoln Parish, LA									
VERY LOW INCOME	20300	23200	26100	29000	31350	33650	36000	38300	
LOW INCOME	32500	37100	41750	46400	50100	53800	57550	61250	
MODERATE INCOME	38000	42600	47250	51900	55600	59300	63050	66750	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Madison Parish, LA									
VERY LOW INCOME	17850	20400	22950	25450	27500	29550	31600	33600	
LOW INCOME	28500	32550	36650	40700	43950	47200	50450	53700	
MODERATE INCOME	34000	38050	42150	46200	49450	52700	55950	59200	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Morehouse Parish, LA									
VERY LOW INCOME	17850	20400	22950	25450	27500	29550	31600	33600	
LOW INCOME	28500	32550	36650	40700	43950	47200	50450	53700	
MODERATE INCOME	34000	38050	42150	46200	49450	52700	55950	59200	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Natchitoches Parish, LA									
VERY LOW INCOME	17850	20400	22950	25450	27500	29550	31600	33600	
LOW INCOME	28500	32550	36650	40700	43950	47200	50450	53700	
MODERATE INCOME	34000	38050	42150	46200	49450	52700	55950	59200	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Red River Parish, LA									
VERY LOW INCOME	18700	21400	24050	26700	28850	31000	33150	35250	
LOW INCOME	29900	34150	38450	42700	46100	49550	52950	56350	
MODERATE INCOME	35400	39650	43950	48200	51600	55050	58450	61850	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Richland Parish, LA									
VERY LOW INCOME	17850	20400	22950	25450	27500	29550	31600	33600	
LOW INCOME	28500	32550	36650	40700	43950	47200	50450	53700	
MODERATE INCOME	34000	38050	42150	46200	49450	52700	55950	59200	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Sabine Parish, LA									
VERY LOW INCOME	20100	22950	25800	28650	30950	33250	35550	37850	
LOW INCOME	32100	36700	41250	45850	49500	53200	56850	60500	
MODERATE INCOME	37600	42200	46750	51350	55000	58700	62350	66000	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
St. Landry Parish, LA									
VERY LOW INCOME	17850	20400	22950	25450	27500	29550	31600	33600	
LOW INCOME	28500	32550	36650	40700	43950	47200	50450	53700	
MODERATE INCOME	34000	38050	42150	46200	49450	52700	55950	59200	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES, FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG. OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1

STATE:LOUISIANA

		A D J U S T E D I N C O M E L I M I T S							
P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*	
St. Mary Parish, LA									
VERY LOW INCOME	19000	21700	24400	27100	29300	31450	33650	35800	
LOW INCOME	30350	34700	39000	43350	46800	50300	53750	57200	
MODERATE INCOME	35850	40200	44500	48850	52300	55800	59250	62700	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Tensas Parish, LA									
VERY LOW INCOME	17850	20400	22950	25450	27500	29550	31600	33600	
LOW INCOME	28500	32550	36650	40700	43950	47200	50450	53700	
MODERATE INCOME	34000	38050	42150	46200	49450	52700	55950	59200	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Vernon Parish, LA									
VERY LOW INCOME	21850	24950	28050	31150	33650	36150	38650	41150	
LOW INCOME	34900	39900	44850	49850	53850	57850	61800	65800	
MODERATE INCOME	40400	45400	50350	55350	59350	63350	67300	71300	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Washington Parish, LA									
VERY LOW INCOME	17850	20400	22950	25450	27500	29550	31600	33600	
LOW INCOME	28500	32550	36650	40700	43950	47200	50450	53700	
MODERATE INCOME	34000	38050	42150	46200	49450	52700	55950	59200	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
West Carroll Parish, LA									
VERY LOW INCOME	18450	21050	23700	26300	28450	30550	32650	34750	
LOW INCOME	29450	33700	37900	42100	45450	48850	52200	55550	
MODERATE INCOME	34950	39200	43400	47600	50950	54350	57700	61050	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Winn Parish, LA									
VERY LOW INCOME	17850	20400	22950	25450	27500	29550	31600	33600	
LOW INCOME	28500	32550	36650	40700	43950	47200	50450	53700	
MODERATE INCOME	34000	38050	42150	46200	49450	52700	55950	59200	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES,
FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG.
OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1

STATE:MAINE

		A D J U S T E D I N C O M E L I M I T S							
P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*	
Bangor, ME MSA									
Bangor, ME HUD Metro FMR Area									
VERY LOW INCOME	25900	29600	33300	37000	40000	42950	45900	48850	
LOW INCOME	41450	47350	53300	59200	63950	68650	73400	78150	
MODERATE INCOME	46950	52850	58800	64700	69450	74150	78900	83650	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Penobscot County, ME (part) HUD Metro FMR Area									
VERY LOW INCOME	23600	26950	30300	33650	36350	39050	41750	44450	
LOW INCOME	37700	43100	48450	53850	58150	62450	66750	71100	
MODERATE INCOME	43200	48600	53950	59350	63650	67950	72250	76600	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Lewiston-Auburn, ME MSA									
VERY LOW INCOME	24500	28000	31500	34950	37750	40550	43350	46150	
LOW INCOME	39150	44700	50300	55900	60350	64850	69300	73800	
MODERATE INCOME	44650	50200	55800	61400	65850	70350	74800	79300	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Portland-South Portland, ME MSA									
Cumberland County, ME (part) HUD Metro FMR Area									
VERY LOW INCOME	27350	31250	35150	39050	42200	45300	48450	51550	
LOW INCOME	43750	50000	56250	62500	67500	72500	77500	82500	
MODERATE INCOME	49250	55500	61750	68000	73000	78000	83000	88000	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Portland, ME HUD Metro FMR Area									
VERY LOW INCOME	35150	40150	45150	50150	54200	58200	62200	66200	
LOW INCOME	54950	62800	70650	78500	84800	91050	97350	103600	
MODERATE INCOME	60450	68300	76150	84000	90300	96550	102850	109100	
MOD. INC-GUAR. LOAN	79000	90300	101550	112850	121900	130900	139950	148950	
Sagadahoc County, ME HUD Metro FMR Area									
VERY LOW INCOME	27500	31400	35350	39250	42400	45550	48700	51850	
LOW INCOME	43950	50250	56500	62800	67800	72850	77850	82900	
MODERATE INCOME	49450	55750	62000	68300	73300	78350	83350	88400	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
York County, ME (part) HUD Metro FMR Area									
VERY LOW INCOME	27650	31600	35550	39500	42700	45850	49000	52150	
LOW INCOME	44250	50550	56900	63200	68250	73300	78350	83400	
MODERATE INCOME	49750	56050	62400	68700	73750	78800	83850	88900	
MOD. INC-GUAR. LOAN	63600	72700	81750	90850	98100	105400	112650	119900	

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES, FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG. OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1

STATE:MAINE

		A D J U S T E D I N C O M E L I M I T S							
P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*	
York-Kittery-South Berwick, ME HUD Metro FMR Area									
VERY LOW INCOME	35250	40300	45350	50350	54400	58450	62450	66500	
LOW INCOME	54950	62800	70650	78500	84800	91050	97350	103600	
MODERATE INCOME	60450	68300	76150	84000	90300	96550	102850	109100	
MOD. INC-GUAR. LOAN	79000	90300	101550	112850	121900	130900	139950	148950	
Aroostook County, ME									
VERY LOW INCOME	23600	26950	30300	33650	36350	39050	41750	44450	
LOW INCOME	37700	43100	48450	53850	58150	62450	66750	71100	
MODERATE INCOME	43200	48600	53950	59350	63650	67950	72250	76600	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Franklin County, ME									
VERY LOW INCOME	23600	26950	30300	33650	36350	39050	41750	44450	
LOW INCOME	37700	43100	48450	53850	58150	62450	66750	71100	
MODERATE INCOME	43200	48600	53950	59350	63650	67950	72250	76600	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Hancock County, ME									
VERY LOW INCOME	24650	28150	31650	35150	38000	40800	43600	46400	
LOW INCOME	39400	45000	50650	56250	60750	65250	69750	74250	
MODERATE INCOME	44900	50500	56150	61750	66250	70750	75250	79750	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Kennebec County, ME									
VERY LOW INCOME	26400	30200	33950	37700	40750	43750	46750	49800	
LOW INCOME	42200	48250	54250	60300	65100	69950	74750	79600	
MODERATE INCOME	47700	53750	59750	65800	70600	75450	80250	85100	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Knox County, ME									
VERY LOW INCOME	23900	27300	30700	34100	36850	39600	42300	45050	
LOW INCOME	38200	43650	49100	54550	58900	63300	67650	72000	
MODERATE INCOME	43700	49150	54600	60050	64400	68800	73150	77500	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Lincoln County, ME									
VERY LOW INCOME	25800	29450	33150	36800	39750	42700	45650	48600	
LOW INCOME	41250	47100	53000	58900	63600	68300	73050	77750	
MODERATE INCOME	46750	52600	58500	64400	69100	73800	78550	83250	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Oxford County, ME									
VERY LOW INCOME	23600	26950	30300	33650	36350	39050	41750	44450	
LOW INCOME	37700	43100	48450	53850	58150	62450	66750	71100	
MODERATE INCOME	43200	48600	53950	59350	63650	67950	72250	76600	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES, FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG. OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1

STATE:MAINE

----- A D J U S T E D I N C O M E L I M I T S -----

P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Piscataquis County, ME								
VERY LOW INCOME	23600	26950	30300	33650	36350	39050	41750	44450
LOW INCOME	37700	43100	48450	53850	58150	62450	66750	71100
MODERATE INCOME	43200	48600	53950	59350	63650	67950	72250	76600
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Somerset County, ME								
VERY LOW INCOME	23600	26950	30300	33650	36350	39050	41750	44450
LOW INCOME	37700	43100	48450	53850	58150	62450	66750	71100
MODERATE INCOME	43200	48600	53950	59350	63650	67950	72250	76600
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Waldo County, ME								
Waldo County, ME								
VERY LOW INCOME	23600	26950	30300	33650	36350	39050	41750	44450
LOW INCOME	37700	43100	48450	53850	58150	62450	66750	71100
MODERATE INCOME	43200	48600	53950	59350	63650	67950	72250	76600
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Winterport Town, ME SEA								
VERY LOW INCOME	23600	26950	30300	33650	36350	39050	41750	44450
LOW INCOME	37700	43100	48450	53850	58150	62450	66750	71100
MODERATE INCOME	43200	48600	53950	59350	63650	67950	72250	76600
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Washington County, ME								
VERY LOW INCOME	23600	26950	30300	33650	36350	39050	41750	44450
LOW INCOME	37700	43100	48450	53850	58150	62450	66750	71100
MODERATE INCOME	43200	48600	53950	59350	63650	67950	72250	76600
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES, FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES
 ** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG. OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1

STATE:MARYLAND

		A D J U S T E D I N C O M E L I M I T S							
P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*	
Baltimore-Columbia-Towson, MD MSA									
VERY LOW INCOME	36400	41600	46800	52000	56200	60350	64500	68650	
LOW INCOME	54950	62800	70650	78500	84800	91050	97350	103600	
MODERATE INCOME	60450	68300	76150	84000	90300	96550	102850	109100	
MOD. INC-GUAR. LOAN	79000	90300	101550	112850	121900	130900	139950	148950	
California-Lexington Park, MD MSA									
VERY LOW INCOME	36300	41450	46650	51800	55950	60100	64250	68400	
LOW INCOME	54950	62800	70650	78500	84800	91050	97350	103600	
MODERATE INCOME	60450	68300	76150	84000	90300	96550	102850	109100	
MOD. INC-GUAR. LOAN	79000	90300	101550	112850	121900	130900	139950	148950	
Cumberland, MD-WV MSA									
VERY LOW INCOME	26700	30500	34300	38100	41150	44200	47250	50300	
LOW INCOME	42650	48750	54850	60950	65850	70700	75600	80450	
MODERATE INCOME	48150	54250	60350	66450	71350	76200	81100	85950	
MOD. INC-GUAR. LOAN	71350	81500	91700	101900	110050	118200	126350	134500	
Hagerstown-Martinsburg, MD-WV MSA									
Hagerstown, MD HUD Metro FMR Area									
VERY LOW INCOME	27950	31950	35950	39900	43100	46300	49500	52700	
LOW INCOME	44700	51100	57450	63850	68950	74050	79150	84300	
MODERATE INCOME	50200	56600	62950	69350	74450	79550	84650	89800	
MOD. INC-GUAR. LOAN	71350	81500	91700	101900	110050	118200	126350	134500	
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD MSA									
VERY LOW INCOME	33850	38650	43500	48300	52200	56050	59900	63800	
LOW INCOME	54100	61850	69550	77300	83500	89650	95850	102050	
MODERATE INCOME	59600	67350	75050	82800	89000	95150	101350	107550	
MOD. INC-GUAR. LOAN	77750	88900	100000	111100	120000	128900	137750	146650	
Salisbury, MD-DE MSA									
Salisbury, MD HUD Metro FMR Area									
VERY LOW INCOME	26700	30500	34300	38100	41150	44200	47250	50300	
LOW INCOME	42650	48750	54850	60950	65850	70700	75600	80450	
MODERATE INCOME	48150	54250	60350	66450	71350	76200	81100	85950	
MOD. INC-GUAR. LOAN	71350	81500	91700	101900	110050	118200	126350	134500	
Somerset County, MD HUD Metro FMR Area									
VERY LOW INCOME	26700	30500	34300	38100	41150	44200	47250	50300	
LOW INCOME	42650	48750	54850	60950	65850	70700	75600	80450	
MODERATE INCOME	48150	54250	60350	66450	71350	76200	81100	85950	
MOD. INC-GUAR. LOAN	71350	81500	91700	101900	110050	118200	126350	134500	

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES, FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG. OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1
 STATE:MARYLAND

		----- A D J U S T E D I N C O M E L I M I T S -----							
P R O G R A M		1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Worcester County, MD HUD Metro FMR Area									
VERY LOW INCOME		26700	30500	34300	38100	41150	44200	47250	50300
LOW INCOME		42650	48750	54850	60950	65850	70700	75600	80450
MODERATE INCOME		48150	54250	60350	66450	71350	76200	81100	85950
MOD. INC-GUAR. LOAN		71350	81500	91700	101900	110050	118200	126350	134500
Washington-Arlington-Alexandria, DC-VA-M									
Washington-Arlington-Alexandria, DC-VA-MD HUD Metro FMR Area									
VERY LOW INCOME		44100	50400	56700	63000	68050	73100	78150	83200
LOW INCOME		55700	63700	71650	79600	85950	92350	98700	105050
MODERATE INCOME		61200	69200	77150	85100	91450	97850	104200	110550
MOD. INC-GUAR. LOAN		80100	91550	103000	114450	123600	132750	141900	151050
Caroline County, MD									
VERY LOW INCOME		26700	30500	34300	38100	41150	44200	47250	50300
LOW INCOME		42650	48750	54850	60950	65850	70700	75600	80450
MODERATE INCOME		48150	54250	60350	66450	71350	76200	81100	85950
MOD. INC-GUAR. LOAN		71350	81500	91700	101900	110050	118200	126350	134500
Dorchester County, MD									
VERY LOW INCOME		26700	30500	34300	38100	41150	44200	47250	50300
LOW INCOME		42650	48750	54850	60950	65850	70700	75600	80450
MODERATE INCOME		48150	54250	60350	66450	71350	76200	81100	85950
MOD. INC-GUAR. LOAN		71350	81500	91700	101900	110050	118200	126350	134500
Garrett County, MD									
VERY LOW INCOME		26700	30500	34300	38100	41150	44200	47250	50300
LOW INCOME		42650	48750	54850	60950	65850	70700	75600	80450
MODERATE INCOME		48150	54250	60350	66450	71350	76200	81100	85950
MOD. INC-GUAR. LOAN		71350	81500	91700	101900	110050	118200	126350	134500
Kent County, MD									
VERY LOW INCOME		27550	31500	35450	39350	42500	45650	48800	51950
LOW INCOME		44050	50350	56650	62950	68000	73000	78050	83100
MODERATE INCOME		49550	55850	62150	68450	73500	78500	83550	88600
MOD. INC-GUAR. LOAN		71350	81500	91700	101900	110050	118200	126350	134500
Talbot County, MD									
VERY LOW INCOME		30100	34400	38700	42950	46400	49850	53300	56700
LOW INCOME		48100	54950	61850	68700	74200	79700	85200	90700
MODERATE INCOME		53600	60450	67350	74200	79700	85200	90700	96200
MOD. INC-GUAR. LOAN		71350	81500	91700	101900	110050	118200	126350	134500

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES, FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES
 ** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG. OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1

STATE:MASSACHUSETTS

P R O G R A M	A D J U S T E D I N C O M E L I M I T S							
	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Barnstable Town, MA MSA								
VERY LOW INCOME	33850	38650	43500	48300	52200	56050	59900	63800
LOW INCOME	54100	61850	69550	77300	83500	89650	95850	102050
MODERATE INCOME	59600	67350	75050	82800	89000	95150	101350	107550
MOD. INC-GUAR. LOAN	77750	88900	100000	111100	120000	128900	137750	146650
Boston-Cambridge-Newton, MA-NH MSA								
Boston-Cambridge-Quincy, MA-NH HUD Metro FMR Area								
VERY LOW INCOME	44800	51200	57600	63950	69100	74200	79300	84450
LOW INCOME	75450	86200	97000	107750	116350	125000	133600	142250
MODERATE INCOME	80950	91700	102500	113250	121850	130500	139100	147750
MOD. INC-GUAR. LOAN	108450	123900	139400	154900	167300	179700	192100	204450
Brockton, MA HUD Metro FMR Area								
VERY LOW INCOME	33350	38100	42850	47600	51450	55250	59050	62850
LOW INCOME	53300	60900	68550	76150	82250	88350	94450	100500
MODERATE INCOME	58800	66400	74050	81650	87750	93850	99950	106000
MOD. INC-GUAR. LOAN	77600	88700	99750	110850	119700	128600	137450	146300
Lawrence, MA-NH HUD Metro FMR Area								
VERY LOW INCOME	35750	40850	45950	51050	55150	59250	63350	67400
LOW INCOME	54950	62800	70650	78500	84800	91050	97350	103600
MODERATE INCOME	60450	68300	76150	84000	90300	96550	102850	109100
MOD. INC-GUAR. LOAN	79000	90300	101550	112850	121900	130900	139950	148950
Lowell, MA HUD Metro FMR Area								
VERY LOW INCOME	37800	43200	48600	54000	58350	62650	67000	71300
LOW INCOME	54950	62800	70650	78500	84800	91050	97350	103600
MODERATE INCOME	60450	68300	76150	84000	90300	96550	102850	109100
MOD. INC-GUAR. LOAN	79000	90300	101550	112850	121900	130900	139950	148950
Pittsfield, MA MSA								
Berkshire County, MA (part) HUD Metro FMR Area								
VERY LOW INCOME	31050	35500	39950	44350	47900	51450	55000	58550
LOW INCOME	49650	56750	63850	70950	76650	82300	88000	93650
MODERATE INCOME	55150	62250	69350	76450	82150	87800	93500	99150
MOD. INC-GUAR. LOAN	77600	88700	99750	110850	119700	128600	137450	146300
Pittsfield, MA HUD Metro FMR Area								
VERY LOW INCOME	31850	36400	40950	45450	49100	52750	56400	60000
LOW INCOME	50900	58150	65450	72700	78500	84350	90150	95950
MODERATE INCOME	56400	63650	70950	78200	84000	89850	95650	101450
MOD. INC-GUAR. LOAN	77600	88700	99750	110850	119700	128600	137450	146300

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES, FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG. OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1
 STATE:MASSACHUSETTS

		A D J U S T E D I N C O M E L I M I T S							
P R O G R A M		1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Providence-Warwick, RI-MA MSA									
Easton-Raynham, MA HUD Metro FMR Area									
	VERY LOW INCOME	42500	48550	54600	60650	65550	70400	75250	80100
	LOW INCOME	54950	62800	70650	78500	84800	91050	97350	103600
	MODERATE INCOME	60450	68300	76150	84000	90300	96550	102850	109100
	MOD.INC-GUAR.LOAN	79000	90300	101550	112850	121900	130900	139950	148950
New Bedford, MA HUD Metro FMR Area									
	VERY LOW INCOME	29200	33350	37500	41650	45000	48350	51650	55000
	LOW INCOME	46650	53300	60000	66650	72000	77300	82650	88000
	MODERATE INCOME	52150	58800	65500	72150	77500	82800	88150	93500
	MOD.INC-GUAR.LOAN	77600	88700	99750	110850	119700	128600	137450	146300
Providence-Fall River, RI-MA HUD Metro FMR Area									
	VERY LOW INCOME	30450	34800	39150	43500	47000	50500	53950	57450
	LOW INCOME	48700	55700	62650	69600	75150	80750	86300	91850
	MODERATE INCOME	54200	61200	68150	75100	80650	86250	91800	97350
	MOD.INC-GUAR.LOAN	70050	80050	90050	100050	108050	116050	124050	132050
Taunton-Mansfield-Norton, MA HUD Metro FMR Area									
	VERY LOW INCOME	36800	42050	47300	52550	56800	61000	65200	69400
	LOW INCOME	54950	62800	70650	78500	84800	91050	97350	103600
	MODERATE INCOME	60450	68300	76150	84000	90300	96550	102850	109100
	MOD.INC-GUAR.LOAN	79000	90300	101550	112850	121900	130900	139950	148950
Springfield, MA MSA									
	VERY LOW INCOME	31050	35500	39950	44350	47900	51450	55000	58550
	LOW INCOME	49650	56750	63850	70950	76650	82300	88000	93650
	MODERATE INCOME	55150	62250	69350	76450	82150	87800	93500	99150
	MOD.INC-GUAR.LOAN	77600	88700	99750	110850	119700	128600	137450	146300
Worcester, MA-CT									
Eastern Worcester County, MA HUD Metro FMR Area									
	VERY LOW INCOME	40700	46500	52300	58100	62750	67400	72050	76700
	LOW INCOME	54950	62800	70650	78500	84800	91050	97350	103600
	MODERATE INCOME	60450	68300	76150	84000	90300	96550	102850	109100
	MOD.INC-GUAR.LOAN	79000	90300	101550	112850	121900	130900	139950	148950
Fitchburg-Leominster, MA HUD Metro FMR Area									
	VERY LOW INCOME	31050	35500	39950	44350	47900	51450	55000	58550
	LOW INCOME	49650	56750	63850	70950	76650	82300	88000	93650
	MODERATE INCOME	55150	62250	69350	76450	82150	87800	93500	99150
	MOD.INC-GUAR.LOAN	77600	88700	99750	110850	119700	128600	137450	146300

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES, FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES
 ** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG. OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1
 STATE:MASSACHUSETTS

----- A D J U S T E D I N C O M E L I M I T S -----

P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Western Worcester County, MA HUD Metro FMR Area								
VERY LOW INCOME	31050	35500	39950	44350	47900	51450	55000	58550
LOW INCOME	49650	56750	63850	70950	76650	82300	88000	93650
MODERATE INCOME	55150	62250	69350	76450	82150	87800	93500	99150
MOD. INC-GUAR. LOAN	77600	88700	99750	110850	119700	128600	137450	146300
Worcester, MA HUD Metro FMR Area								
VERY LOW INCOME	34400	39300	44200	49100	53050	57000	60900	64850
LOW INCOME	54950	62800	70650	78500	84800	91050	97350	103600
MODERATE INCOME	60450	68300	76150	84000	90300	96550	102850	109100
MOD. INC-GUAR. LOAN	79000	90300	101550	112850	121900	130900	139950	148950
Dukes County, MA								
VERY LOW INCOME	36700	41950	47200	52400	56600	60800	65000	69200
LOW INCOME	56400	64450	72500	80550	87000	93450	99900	106350
MODERATE INCOME	61900	69950	78000	86050	92500	98950	105400	111850
MOD. INC-GUAR. LOAN	81050	92650	104200	115800	125050	134350	143600	152850
Franklin County, MA HUD Nonmetro FMR Area								
VERY LOW INCOME	31050	35500	39950	44350	47900	51450	55000	58550
LOW INCOME	49650	56750	63850	70950	76650	82300	88000	93650
MODERATE INCOME	55150	62250	69350	76450	82150	87800	93500	99150
MOD. INC-GUAR. LOAN	77600	88700	99750	110850	119700	128600	137450	146300
Nantucket County, MA								
VERY LOW INCOME	40900	46750	52600	58400	63100	67750	72450	77100
LOW INCOME	61250	70000	78750	87500	94500	101500	108500	115500
MODERATE INCOME	66750	75500	84250	93000	100000	107000	114000	121000
MOD. INC-GUAR. LOAN	88050	100650	113200	125800	135850	145950	156000	166050

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES,
 FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES
 ** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG.
 OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1

STATE:MICHIGAN

		A D J U S T E D I N C O M E L I M I T S							
P R O G R A M		1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Ann Arbor, MI MSA									
	VERY LOW INCOME	35550	40600	45700	50750	54850	58900	62950	67000
	LOW INCOME	54950	62800	70650	78500	84800	91050	97350	103600
	MODERATE INCOME	60450	68300	76150	84000	90300	96550	102850	109100
	MOD. INC-GUAR. LOAN	79000	90300	101550	112850	121900	130900	139950	148950
Battle Creek, MI MSA									
	VERY LOW INCOME	22500	25700	28900	32100	34700	37250	39850	42400
	LOW INCOME	35950	41100	46200	51350	55450	59550	63650	67800
	MODERATE INCOME	41450	46600	51700	56850	60950	65050	69150	73300
	MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Bay City, MI MSA									
	VERY LOW INCOME	22400	25600	28800	31950	34550	37100	39650	42200
	LOW INCOME	35750	40900	46000	51100	55200	59300	63350	67450
	MODERATE INCOME	41250	46400	51500	56600	60700	64800	68850	72950
	MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Detroit-Warren-Dearborn, MI MSA									
Detroit-Warren-Livonia, MI HUD Metro FMR Area									
	VERY LOW INCOME	27500	31400	35350	39250	42400	45550	48700	51850
	LOW INCOME	43950	50250	56500	62800	67800	72850	77850	82900
	MODERATE INCOME	49450	55750	62000	68300	73300	78350	83350	88400
	MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Livingston County, MI HUD Metro FMR Area									
	VERY LOW INCOME	35850	41000	46100	51200	55300	59400	63500	67600
	LOW INCOME	54950	62800	70650	78500	84800	91050	97350	103600
	MODERATE INCOME	60450	68300	76150	84000	90300	96550	102850	109100
	MOD. INC-GUAR. LOAN	79000	90300	101550	112850	121900	130900	139950	148950
Flint, MI MSA									
	VERY LOW INCOME	22400	25600	28800	31950	34550	37100	39650	42200
	LOW INCOME	35750	40900	46000	51100	55200	59300	63350	67450
	MODERATE INCOME	41250	46400	51500	56600	60700	64800	68850	72950
	MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Grand Rapids-Wyoming, MI MSA									
Barry County, MI HUD Metro FMR Area									
	VERY LOW INCOME	25200	28800	32400	36000	38900	41800	44650	47550
	LOW INCOME	40300	46100	51850	57600	62200	66800	71400	76050
	MODERATE INCOME	45800	51600	57350	63100	67700	72300	76900	81550
	MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES, FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG. OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1

STATE:MICHIGAN

		A D J U S T E D I N C O M E L I M I T S							
P R O G R A M		1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Grand Rapids-Wyoming, MI	HUD Metro FMR Area								
	VERY LOW INCOME	28100	32100	36100	40100	43350	46550	49750	52950
	LOW INCOME	44900	51300	57750	64150	69300	74400	79550	84700
	MODERATE INCOME	50400	56800	63250	69650	74800	79900	85050	90200
	MOD. INC-GUAR. LOAN	64550	73750	83000	92200	99600	106950	114350	121700
Holland-Grand Haven, MI	HUD Metro FMR Area								
	VERY LOW INCOME	29400	33600	37800	42000	45400	48750	52100	55450
	LOW INCOME	47050	53750	60500	67200	72600	77950	83350	88700
	MODERATE INCOME	52550	59250	66000	72700	78100	83450	88850	94200
	MOD. INC-GUAR. LOAN	67600	77300	86950	96600	104350	112050	119800	127500
Montcalm County, MI	HUD Metro FMR Area								
	VERY LOW INCOME	22400	25600	28800	31950	34550	37100	39650	42200
	LOW INCOME	35750	40900	46000	51100	55200	59300	63350	67450
	MODERATE INCOME	41250	46400	51500	56600	60700	64800	68850	72950
	MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Jackson, MI MSA									
	VERY LOW INCOME	23250	26600	29900	33200	35900	38550	41200	43850
	LOW INCOME	37150	42500	47800	53100	57350	61600	65850	70100
	MODERATE INCOME	42650	48000	53300	58600	62850	67100	71350	75600
	MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Kalamazoo-Portage, MI MSA									
	VERY LOW INCOME	27650	31600	35550	39500	42700	45850	49000	52150
	LOW INCOME	44250	50550	56900	63200	68250	73300	78350	83400
	MODERATE INCOME	49750	56050	62400	68700	73750	78800	83850	88900
	MOD. INC-GUAR. LOAN	63600	72700	81750	90850	98100	105400	112650	119900
Lansing-East Lansing, MI MSA									
	VERY LOW INCOME	28100	32100	36100	40100	43350	46550	49750	52950
	LOW INCOME	44900	51300	57750	64150	69300	74400	79550	84700
	MODERATE INCOME	50400	56800	63250	69650	74800	79900	85050	90200
	MOD. INC-GUAR. LOAN	64550	73750	83000	92200	99600	106950	114350	121700
Midland, MI MSA									
	VERY LOW INCOME	28200	32200	36250	40250	43500	46700	49950	53150
	LOW INCOME	45100	51500	57950	64400	69550	74700	79850	85000
	MODERATE INCOME	50600	57000	63450	69900	75050	80200	85350	90500
	MOD. INC-GUAR. LOAN	64800	74100	83350	92600	100000	107400	114800	122250
Monroe, MI MSA									
	VERY LOW INCOME	28250	32250	36300	40300	43550	46750	50000	53200
	LOW INCOME	45150	51600	58050	64500	69650	74800	80000	85150
	MODERATE INCOME	50650	57100	63550	70000	75150	80300	85500	90650
	MOD. INC-GUAR. LOAN	64900	74150	83450	92700	100100	107550	114950	122350

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES, FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG. OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1
 STATE:MICHIGAN

		----- A D J U S T E D I N C O M E L I M I T S -----							
P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*	
Muskegon, MI MSA									
VERY LOW INCOME	22400	25600	28800	31950	34550	37100	39650	42200	
LOW INCOME	35750	40900	46000	51100	55200	59300	63350	67450	
MODERATE INCOME	41250	46400	51500	56600	60700	64800	68850	72950	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Niles-Benton Harbor, MI MSA									
VERY LOW INCOME	23300	26600	29950	33250	35950	38600	41250	43900	
LOW INCOME	37250	42550	47900	53200	57450	61700	65950	70200	
MODERATE INCOME	42750	48050	53400	58700	62950	67200	71450	75700	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Saginaw, MI MSA									
VERY LOW INCOME	22400	25600	28800	31950	34550	37100	39650	42200	
LOW INCOME	35750	40900	46000	51100	55200	59300	63350	67450	
MODERATE INCOME	41250	46400	51500	56600	60700	64800	68850	72950	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
South Bend-Mishawaka, IN-MI MSA									
Cass County, MI HUD Metro FMR Area									
VERY LOW INCOME	23100	26400	29700	32950	35600	38250	40900	43500	
LOW INCOME	36900	42150	47450	52700	56900	61150	65350	69550	
MODERATE INCOME	42400	47650	52950	58200	62400	66650	70850	75050	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Alcona County, MI									
VERY LOW INCOME	22400	25600	28800	31950	34550	37100	39650	42200	
LOW INCOME	35750	40900	46000	51100	55200	59300	63350	67450	
MODERATE INCOME	41250	46400	51500	56600	60700	64800	68850	72950	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Alger County, MI									
VERY LOW INCOME	22400	25600	28800	31950	34550	37100	39650	42200	
LOW INCOME	35750	40900	46000	51100	55200	59300	63350	67450	
MODERATE INCOME	41250	46400	51500	56600	60700	64800	68850	72950	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Allegan County, MI									
VERY LOW INCOME	27250	31150	35050	38900	42050	45150	48250	51350	
LOW INCOME	43600	49800	56050	62250	67250	72200	77200	82150	
MODERATE INCOME	49100	55300	61550	67750	72750	77700	82700	87650	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES,
 FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES
 ** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG.
 OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1

STATE:MICHIGAN

		A D J U S T E D I N C O M E L I M I T S							
P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*	
Alpena County, MI									
VERY LOW INCOME	22400	25600	28800	31950	34550	37100	39650	42200	
LOW INCOME	35750	40900	46000	51100	55200	59300	63350	67450	
MODERATE INCOME	41250	46400	51500	56600	60700	64800	68850	72950	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Antrim County, MI									
VERY LOW INCOME	22600	25800	29050	32250	34850	37450	40000	42600	
LOW INCOME	36100	41300	46450	51600	55750	59850	64000	68100	
MODERATE INCOME	41600	46800	51950	57100	61250	65350	69500	73600	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Arenac County, MI									
VERY LOW INCOME	22400	25600	28800	31950	34550	37100	39650	42200	
LOW INCOME	35750	40900	46000	51100	55200	59300	63350	67450	
MODERATE INCOME	41250	46400	51500	56600	60700	64800	68850	72950	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Baraga County, MI									
VERY LOW INCOME	22400	25600	28800	31950	34550	37100	39650	42200	
LOW INCOME	35750	40900	46000	51100	55200	59300	63350	67450	
MODERATE INCOME	41250	46400	51500	56600	60700	64800	68850	72950	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Benzie County, MI									
VERY LOW INCOME	24150	27600	31050	34450	37250	40000	42750	45500	
LOW INCOME	38550	44100	49600	55100	59500	63900	68300	72750	
MODERATE INCOME	44050	49600	55100	60600	65000	69400	73800	78250	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Branch County, MI									
VERY LOW INCOME	22400	25600	28800	31950	34550	37100	39650	42200	
LOW INCOME	35750	40900	46000	51100	55200	59300	63350	67450	
MODERATE INCOME	41250	46400	51500	56600	60700	64800	68850	72950	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Charlevoix County, MI									
VERY LOW INCOME	23950	27400	30800	34200	36950	39700	42450	45150	
LOW INCOME	38300	43750	49250	54700	59100	63450	67850	72200	
MODERATE INCOME	43800	49250	54750	60200	64600	68950	73350	77700	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Cheboygan County, MI									
VERY LOW INCOME	22400	25600	28800	31950	34550	37100	39650	42200	
LOW INCOME	35750	40900	46000	51100	55200	59300	63350	67450	
MODERATE INCOME	41250	46400	51500	56600	60700	64800	68850	72950	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES, FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG. OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1

STATE:MICHIGAN

		A D J U S T E D I N C O M E L I M I T S							
P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*	
Chippewa County, MI									
VERY LOW INCOME	22400	25600	28800	31950	34550	37100	39650	42200	
LOW INCOME	35750	40900	46000	51100	55200	59300	63350	67450	
MODERATE INCOME	41250	46400	51500	56600	60700	64800	68850	72950	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Clare County, MI									
VERY LOW INCOME	22400	25600	28800	31950	34550	37100	39650	42200	
LOW INCOME	35750	40900	46000	51100	55200	59300	63350	67450	
MODERATE INCOME	41250	46400	51500	56600	60700	64800	68850	72950	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Crawford County, MI									
VERY LOW INCOME	22400	25600	28800	31950	34550	37100	39650	42200	
LOW INCOME	35750	40900	46000	51100	55200	59300	63350	67450	
MODERATE INCOME	41250	46400	51500	56600	60700	64800	68850	72950	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Delta County, MI									
VERY LOW INCOME	22400	25600	28800	31950	34550	37100	39650	42200	
LOW INCOME	35750	40900	46000	51100	55200	59300	63350	67450	
MODERATE INCOME	41250	46400	51500	56600	60700	64800	68850	72950	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Dickinson County, MI									
VERY LOW INCOME	22400	25600	28800	31950	34550	37100	39650	42200	
LOW INCOME	35750	40900	46000	51100	55200	59300	63350	67450	
MODERATE INCOME	41250	46400	51500	56600	60700	64800	68850	72950	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Emmet County, MI									
VERY LOW INCOME	24750	28250	31800	35300	38150	40950	43800	46600	
LOW INCOME	39550	45200	50850	56500	61000	65550	70050	74600	
MODERATE INCOME	45050	50700	56350	62000	66500	71050	75550	80100	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Gladwin County, MI									
VERY LOW INCOME	22400	25600	28800	31950	34550	37100	39650	42200	
LOW INCOME	35750	40900	46000	51100	55200	59300	63350	67450	
MODERATE INCOME	41250	46400	51500	56600	60700	64800	68850	72950	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Gogebic County, MI									
VERY LOW INCOME	22400	25600	28800	31950	34550	37100	39650	42200	
LOW INCOME	35750	40900	46000	51100	55200	59300	63350	67450	
MODERATE INCOME	41250	46400	51500	56600	60700	64800	68850	72950	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES, FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG. OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1

STATE:MICHIGAN

----- A D J U S T E D I N C O M E L I M I T S -----

P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Grand Traverse County, MI								
VERY LOW INCOME	28350	32400	36450	40500	43750	47000	50250	53500
LOW INCOME	45350	51850	58300	64800	70000	75150	80350	85550
MODERATE INCOME	50850	57350	63800	70300	75500	80650	85850	91050
MOD. INC-GUAR. LOAN	65200	74500	83850	93150	100600	108050	115500	122950
Gratiot County, MI								
VERY LOW INCOME	22400	25600	28800	31950	34550	37100	39650	42200
LOW INCOME	35750	40900	46000	51100	55200	59300	63350	67450
MODERATE INCOME	41250	46400	51500	56600	60700	64800	68850	72950
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Hillsdale County, MI								
VERY LOW INCOME	22400	25600	28800	31950	34550	37100	39650	42200
LOW INCOME	35750	40900	46000	51100	55200	59300	63350	67450
MODERATE INCOME	41250	46400	51500	56600	60700	64800	68850	72950
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Houghton County, MI								
VERY LOW INCOME	22400	25600	28800	31950	34550	37100	39650	42200
LOW INCOME	35750	40900	46000	51100	55200	59300	63350	67450
MODERATE INCOME	41250	46400	51500	56600	60700	64800	68850	72950
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Huron County, MI								
VERY LOW INCOME	22400	25600	28800	31950	34550	37100	39650	42200
LOW INCOME	35750	40900	46000	51100	55200	59300	63350	67450
MODERATE INCOME	41250	46400	51500	56600	60700	64800	68850	72950
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Ionia County, MI								
VERY LOW INCOME	22800	26050	29300	32550	35200	37800	40400	43000
LOW INCOME	36450	41700	46900	52100	56250	60450	64600	68750
MODERATE INCOME	41950	47200	52400	57600	61750	65950	70100	74250
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Iosco County, MI								
VERY LOW INCOME	22400	25600	28800	31950	34550	37100	39650	42200
LOW INCOME	35750	40900	46000	51100	55200	59300	63350	67450
MODERATE INCOME	41250	46400	51500	56600	60700	64800	68850	72950
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Iron County, MI								
VERY LOW INCOME	22400	25600	28800	31950	34550	37100	39650	42200
LOW INCOME	35750	40900	46000	51100	55200	59300	63350	67450
MODERATE INCOME	41250	46400	51500	56600	60700	64800	68850	72950
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES, FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG. OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1

STATE:MICHIGAN

		A D J U S T E D I N C O M E L I M I T S								
P R O G R A M		1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*	
Isabella County, MI		VERY LOW INCOME	23100	26400	29700	32950	35600	38250	40900	43500
		LOW INCOME	36900	42150	47450	52700	56900	61150	65350	69550
		MODERATE INCOME	42400	47650	52950	58200	62400	66650	70850	75050
		MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Kalkaska County, MI		VERY LOW INCOME	22400	25600	28800	31950	34550	37100	39650	42200
		LOW INCOME	35750	40900	46000	51100	55200	59300	63350	67450
		MODERATE INCOME	41250	46400	51500	56600	60700	64800	68850	72950
		MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Keweenaw County, MI		VERY LOW INCOME	22400	25600	28800	31950	34550	37100	39650	42200
		LOW INCOME	35750	40900	46000	51100	55200	59300	63350	67450
		MODERATE INCOME	41250	46400	51500	56600	60700	64800	68850	72950
		MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Lake County, MI		VERY LOW INCOME	22400	25600	28800	31950	34550	37100	39650	42200
		LOW INCOME	35750	40900	46000	51100	55200	59300	63350	67450
		MODERATE INCOME	41250	46400	51500	56600	60700	64800	68850	72950
		MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Leelanau County, MI		VERY LOW INCOME	27550	31450	35400	39300	42450	45600	48750	51900
		LOW INCOME	44050	50300	56600	62900	67950	72950	78000	83050
		MODERATE INCOME	49550	55800	62100	68400	73450	78450	83500	88550
		MOD. INC-GUAR. LOAN	63300	72300	81350	90400	97650	104850	112100	119350
Lenawee County, MI		VERY LOW INCOME	27300	31200	35100	39050	42150	45250	48400	51500
		LOW INCOME	43750	50000	56250	62500	67500	72500	77500	82500
		MODERATE INCOME	49250	55500	61750	68000	73000	78000	83000	88000
		MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Luce County, MI		VERY LOW INCOME	22400	25600	28800	31950	34550	37100	39650	42200
		LOW INCOME	35750	40900	46000	51100	55200	59300	63350	67450
		MODERATE INCOME	41250	46400	51500	56600	60700	64800	68850	72950
		MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Mackinac County, MI		VERY LOW INCOME	22400	25600	28800	31950	34550	37100	39650	42200
		LOW INCOME	35750	40900	46000	51100	55200	59300	63350	67450
		MODERATE INCOME	41250	46400	51500	56600	60700	64800	68850	72950
		MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES,
FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG.
OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1
 STATE:MICHIGAN

		A D J U S T E D I N C O M E L I M I T S							
P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*	
Manistee County, MI									
VERY LOW INCOME	22400	25600	28800	31950	34550	37100	39650	42200	
LOW INCOME	35750	40900	46000	51100	55200	59300	63350	67450	
MODERATE INCOME	41250	46400	51500	56600	60700	64800	68850	72950	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Marquette County, MI									
VERY LOW INCOME	24250	27700	31150	34600	37400	40150	42950	45700	
LOW INCOME	38750	44300	49800	55350	59800	64200	68650	73050	
MODERATE INCOME	44250	49800	55300	60850	65300	69700	74150	78550	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Mason County, MI									
VERY LOW INCOME	22400	25600	28800	31950	34550	37100	39650	42200	
LOW INCOME	35750	40900	46000	51100	55200	59300	63350	67450	
MODERATE INCOME	41250	46400	51500	56600	60700	64800	68850	72950	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Mecosta County, MI									
VERY LOW INCOME	22400	25600	28800	31950	34550	37100	39650	42200	
LOW INCOME	35750	40900	46000	51100	55200	59300	63350	67450	
MODERATE INCOME	41250	46400	51500	56600	60700	64800	68850	72950	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Menominee County, MI									
VERY LOW INCOME	22400	25600	28800	31950	34550	37100	39650	42200	
LOW INCOME	35750	40900	46000	51100	55200	59300	63350	67450	
MODERATE INCOME	41250	46400	51500	56600	60700	64800	68850	72950	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Missaukee County, MI									
VERY LOW INCOME	22400	25600	28800	31950	34550	37100	39650	42200	
LOW INCOME	35750	40900	46000	51100	55200	59300	63350	67450	
MODERATE INCOME	41250	46400	51500	56600	60700	64800	68850	72950	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Montmorency County, MI									
VERY LOW INCOME	22400	25600	28800	31950	34550	37100	39650	42200	
LOW INCOME	35750	40900	46000	51100	55200	59300	63350	67450	
MODERATE INCOME	41250	46400	51500	56600	60700	64800	68850	72950	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Newaygo County, MI									
VERY LOW INCOME	22400	25600	28800	31950	34550	37100	39650	42200	
LOW INCOME	35750	40900	46000	51100	55200	59300	63350	67450	
MODERATE INCOME	41250	46400	51500	56600	60700	64800	68850	72950	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES, FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG. OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1
 STATE:MICHIGAN

----- A D J U S T E D I N C O M E L I M I T S -----

P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Oceana County, MI								
VERY LOW INCOME	22400	25600	28800	31950	34550	37100	39650	42200
LOW INCOME	35750	40900	46000	51100	55200	59300	63350	67450
MODERATE INCOME	41250	46400	51500	56600	60700	64800	68850	72950
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Ogemaw County, MI								
VERY LOW INCOME	22400	25600	28800	31950	34550	37100	39650	42200
LOW INCOME	35750	40900	46000	51100	55200	59300	63350	67450
MODERATE INCOME	41250	46400	51500	56600	60700	64800	68850	72950
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Ontonagon County, MI								
VERY LOW INCOME	22400	25600	28800	31950	34550	37100	39650	42200
LOW INCOME	35750	40900	46000	51100	55200	59300	63350	67450
MODERATE INCOME	41250	46400	51500	56600	60700	64800	68850	72950
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Osceola County, MI								
VERY LOW INCOME	22400	25600	28800	31950	34550	37100	39650	42200
LOW INCOME	35750	40900	46000	51100	55200	59300	63350	67450
MODERATE INCOME	41250	46400	51500	56600	60700	64800	68850	72950
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Oscoda County, MI								
VERY LOW INCOME	22400	25600	28800	31950	34550	37100	39650	42200
LOW INCOME	35750	40900	46000	51100	55200	59300	63350	67450
MODERATE INCOME	41250	46400	51500	56600	60700	64800	68850	72950
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Otsego County, MI								
VERY LOW INCOME	22400	25600	28800	31950	34550	37100	39650	42200
LOW INCOME	35750	40900	46000	51100	55200	59300	63350	67450
MODERATE INCOME	41250	46400	51500	56600	60700	64800	68850	72950
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Presque Isle County, MI								
VERY LOW INCOME	22400	25600	28800	31950	34550	37100	39650	42200
LOW INCOME	35750	40900	46000	51100	55200	59300	63350	67450
MODERATE INCOME	41250	46400	51500	56600	60700	64800	68850	72950
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Roscommon County, MI								
VERY LOW INCOME	22400	25600	28800	31950	34550	37100	39650	42200
LOW INCOME	35750	40900	46000	51100	55200	59300	63350	67450
MODERATE INCOME	41250	46400	51500	56600	60700	64800	68850	72950
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES,
 FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES
 ** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG.
 OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1
 STATE:MICHIGAN

		----- A D J U S T E D I N C O M E L I M I T S -----							
P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*	
Sanilac County, MI									
VERY LOW INCOME	22400	25600	28800	31950	34550	37100	39650	42200	
LOW INCOME	35750	40900	46000	51100	55200	59300	63350	67450	
MODERATE INCOME	41250	46400	51500	56600	60700	64800	68850	72950	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Schoolcraft County, MI									
VERY LOW INCOME	22400	25600	28800	31950	34550	37100	39650	42200	
LOW INCOME	35750	40900	46000	51100	55200	59300	63350	67450	
MODERATE INCOME	41250	46400	51500	56600	60700	64800	68850	72950	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Shiawassee County, MI									
VERY LOW INCOME	24500	28000	31500	34950	37750	40550	43350	46150	
LOW INCOME	39150	44700	50300	55900	60350	64850	69300	73800	
MODERATE INCOME	44650	50200	55800	61400	65850	70350	74800	79300	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
St. Joseph County, MI									
VERY LOW INCOME	22400	25600	28800	31950	34550	37100	39650	42200	
LOW INCOME	35750	40900	46000	51100	55200	59300	63350	67450	
MODERATE INCOME	41250	46400	51500	56600	60700	64800	68850	72950	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Tuscola County, MI									
VERY LOW INCOME	22400	25600	28800	31950	34550	37100	39650	42200	
LOW INCOME	35750	40900	46000	51100	55200	59300	63350	67450	
MODERATE INCOME	41250	46400	51500	56600	60700	64800	68850	72950	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Wexford County, MI									
VERY LOW INCOME	22400	25600	28800	31950	34550	37100	39650	42200	
LOW INCOME	35750	40900	46000	51100	55200	59300	63350	67450	
MODERATE INCOME	41250	46400	51500	56600	60700	64800	68850	72950	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES,
 FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES
 ** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG.
 OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1

STATE:MINNESOTA

		A D J U S T E D I N C O M E L I M I T S							
P R O G R A M		1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Duluth, MN-WI MSA									
	VERY LOW INCOME	26900	30750	34600	38400	41500	44550	47650	50700
	LOW INCOME	43000	49150	55300	61450	66350	71300	76200	81100
	MODERATE INCOME	48500	54650	60800	66950	71850	76800	81700	86600
	MOD. INC-GUAR. LOAN	66200	75700	85150	94600	102150	109750	117300	124850
Fargo, ND-MN MSA									
	VERY LOW INCOME	31300	35800	40250	44700	48300	51900	55450	59050
	LOW INCOME	50050	57200	64350	71500	77200	82950	88650	94400
	MODERATE INCOME	55550	62700	69850	77000	82700	88450	94150	99900
	MOD. INC-GUAR. LOAN	71950	82250	92500	102800	111000	119250	127450	135700
Grand Forks, ND-MN MSA									
	VERY LOW INCOME	30950	35400	39800	44200	47750	51300	54850	58350
	LOW INCOME	49500	56550	63650	70700	76350	82000	87650	93300
	MODERATE INCOME	55000	62050	69150	76200	81850	87500	93150	98800
	MOD. INC-GUAR. LOAN	71150	81300	91500	101650	109800	117900	126050	134200
La Crosse-Onalaska, WI-MN MSA									
	VERY LOW INCOME	27550	31450	35400	39300	42450	45600	48750	51900
	LOW INCOME	44050	50300	56600	62900	67950	72950	78000	83050
	MODERATE INCOME	49550	55800	62100	68400	73450	78450	83500	88550
	MOD. INC-GUAR. LOAN	63300	72300	81350	90400	97650	104850	112100	119350
Mankato-North Mankato, MN MSA									
	VERY LOW INCOME	29650	33900	38150	42350	45750	49150	52550	55950
	LOW INCOME	47450	54200	61000	67750	73150	78600	84000	89450
	MODERATE INCOME	52950	59700	66500	73250	78650	84100	89500	94950
	MOD. INC-GUAR. LOAN	68200	77900	87650	97400	105200	113000	120800	128550
Nicollet County, MN SEA									
	VERY LOW INCOME	29650	33900	38150	42350	45750	49150	52550	55950
	LOW INCOME	47450	54200	61000	67750	73150	78600	84000	89450
	MODERATE INCOME	52950	59700	66500	73250	78650	84100	89500	94950
	MOD. INC-GUAR. LOAN	68200	77900	87650	97400	105200	113000	120800	128550
Minneapolis-St. Paul-Bloomington, MN-WI									
	Le Sueur County, MN HUD Metro FMR Area								
	VERY LOW INCOME	29650	33900	38150	42350	45750	49150	52550	55950
	LOW INCOME	47450	54200	61000	67750	73150	78600	84000	89450
	MODERATE INCOME	52950	59700	66500	73250	78650	84100	89500	94950
	MOD. INC-GUAR. LOAN	68200	77900	87650	97400	105200	113000	120800	128550

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES, FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG. OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1

STATE:MINNESOTA

		A D J U S T E D I N C O M E L I M I T S							
P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*	
Mille Lacs County, MN HUD Metro FMR Area									
VERY LOW INCOME	25450	29050	32700	36300	39250	42150	45050	47950	
LOW INCOME	40650	46500	52300	58100	62750	67400	72050	76700	
MODERATE INCOME	46150	52000	57800	63600	68250	72900	77550	82200	
MOD. INC-GUAR. LOAN	66200	75700	85150	94600	102150	109750	117300	124850	
Minneapolis-St. Paul-Bloomington, MN-WI HUD Metro FMR Area									
VERY LOW INCOME	36200	41400	46550	51700	55850	60000	64150	68250	
LOW INCOME	54950	62800	70650	78500	84800	91050	97350	103600	
MODERATE INCOME	60450	68300	76150	84000	90300	96550	102850	109100	
MOD. INC-GUAR. LOAN	79000	90300	101550	112850	121900	130900	139950	148950	
Sibley County, MN HUD Metro FMR Area									
VERY LOW INCOME	26200	29950	33700	37400	40400	43400	46400	49400	
LOW INCOME	41900	47900	53850	59850	64650	69450	74200	79000	
MODERATE INCOME	47400	53400	59350	65350	70150	74950	79700	84500	
MOD. INC-GUAR. LOAN	66200	75700	85150	94600	102150	109750	117300	124850	
Rochester, MN MSA									
Fillmore County, MN HUD Metro FMR Area									
VERY LOW INCOME	26600	30400	34200	37950	41000	44050	47100	50100	
LOW INCOME	42500	48550	54650	60700	65550	70400	75250	80100	
MODERATE INCOME	48000	54050	60150	66200	71050	75900	80750	85600	
MOD. INC-GUAR. LOAN	66200	75700	85150	94600	102150	109750	117300	124850	
Rochester, MN HUD Metro FMR Area									
VERY LOW INCOME	35450	40500	45550	50600	54650	58700	62750	66800	
LOW INCOME	54950	62800	70650	78500	84800	91050	97350	103600	
MODERATE INCOME	60450	68300	76150	84000	90300	96550	102850	109100	
MOD. INC-GUAR. LOAN	79000	90300	101550	112850	121900	130900	139950	148950	
Wabasha County, MN HUD Metro FMR Area									
VERY LOW INCOME	27200	31050	34950	38800	41950	45050	48150	51250	
LOW INCOME	43450	49700	55900	62100	67050	72050	77000	81950	
MODERATE INCOME	48950	55200	61400	67600	72550	77550	82500	87450	
MOD. INC-GUAR. LOAN	66200	75700	85150	94600	102150	109750	117300	124850	
St. Cloud, MN MSA									
VERY LOW INCOME	28450	32500	36550	40600	43850	47100	50350	53600	
LOW INCOME	45450	51950	58450	64950	70150	75350	80550	85750	
MODERATE INCOME	50950	57450	63950	70450	75650	80850	86050	91250	
MOD. INC-GUAR. LOAN	66200	75700	85150	94600	102150	109750	117300	124850	

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES, FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG. OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1
 STATE:MINNESOTA

----- A D J U S T E D I N C O M E L I M I T S -----

P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Aitkin County, MN								
VERY LOW INCOME	25450	29050	32700	36300	39250	42150	45050	47950
LOW INCOME	40650	46500	52300	58100	62750	67400	72050	76700
MODERATE INCOME	46150	52000	57800	63600	68250	72900	77550	82200
MOD. INC-GUAR. LOAN	66200	75700	85150	94600	102150	109750	117300	124850
Becker County, MN								
VERY LOW INCOME	25450	29050	32700	36300	39250	42150	45050	47950
LOW INCOME	40650	46500	52300	58100	62750	67400	72050	76700
MODERATE INCOME	46150	52000	57800	63600	68250	72900	77550	82200
MOD. INC-GUAR. LOAN	66200	75700	85150	94600	102150	109750	117300	124850
Beltrami County, MN								
VERY LOW INCOME	25450	29050	32700	36300	39250	42150	45050	47950
LOW INCOME	40650	46500	52300	58100	62750	67400	72050	76700
MODERATE INCOME	46150	52000	57800	63600	68250	72900	77550	82200
MOD. INC-GUAR. LOAN	66200	75700	85150	94600	102150	109750	117300	124850
Big St1 County, MN								
VERY LOW INCOME	25450	29050	32700	36300	39250	42150	45050	47950
LOW INCOME	40650	46500	52300	58100	62750	67400	72050	76700
MODERATE INCOME	46150	52000	57800	63600	68250	72900	77550	82200
MOD. INC-GUAR. LOAN	66200	75700	85150	94600	102150	109750	117300	124850
Brown County, MN								
VERY LOW INCOME	26750	30600	34400	38200	41300	44350	47400	50450
LOW INCOME	42750	48900	55000	61100	66000	70900	75750	80650
MODERATE INCOME	48250	54400	60500	66600	71500	76400	81250	86150
MOD. INC-GUAR. LOAN	66200	75700	85150	94600	102150	109750	117300	124850
Cass County, MN								
VERY LOW INCOME	25450	29050	32700	36300	39250	42150	45050	47950
LOW INCOME	40650	46500	52300	58100	62750	67400	72050	76700
MODERATE INCOME	46150	52000	57800	63600	68250	72900	77550	82200
MOD. INC-GUAR. LOAN	66200	75700	85150	94600	102150	109750	117300	124850
Chippewa County, MN								
VERY LOW INCOME	25750	29400	33100	36750	39700	42650	45600	48550
LOW INCOME	41150	47050	52900	58800	63500	68200	72900	77600
MODERATE INCOME	46650	52550	58400	64300	69000	73700	78400	83100
MOD. INC-GUAR. LOAN	66200	75700	85150	94600	102150	109750	117300	124850
Clearwater County, MN								
VERY LOW INCOME	25450	29050	32700	36300	39250	42150	45050	47950
LOW INCOME	40650	46500	52300	58100	62750	67400	72050	76700
MODERATE INCOME	46150	52000	57800	63600	68250	72900	77550	82200
MOD. INC-GUAR. LOAN	66200	75700	85150	94600	102150	109750	117300	124850

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES,
 FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES
 ** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG.
 OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1
STATE:MINNESOTA

		A D J U S T E D I N C O M E L I M I T S								
P R O G R A M		1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*	
Cook County, MN		VERY LOW INCOME	25450	29050	32700	36300	39250	42150	45050	47950
		LOW INCOME	40650	46500	52300	58100	62750	67400	72050	76700
		MODERATE INCOME	46150	52000	57800	63600	68250	72900	77550	82200
		MOD. INC-GUAR. LOAN	66200	75700	85150	94600	102150	109750	117300	124850
Cottonwood County, MN		VERY LOW INCOME	25450	29050	32700	36300	39250	42150	45050	47950
		LOW INCOME	40650	46500	52300	58100	62750	67400	72050	76700
		MODERATE INCOME	46150	52000	57800	63600	68250	72900	77550	82200
		MOD. INC-GUAR. LOAN	66200	75700	85150	94600	102150	109750	117300	124850
Crow Wing County, MN		VERY LOW INCOME	25450	29050	32700	36300	39250	42150	45050	47950
		LOW INCOME	40650	46500	52300	58100	62750	67400	72050	76700
		MODERATE INCOME	46150	52000	57800	63600	68250	72900	77550	82200
		MOD. INC-GUAR. LOAN	66200	75700	85150	94600	102150	109750	117300	124850
Douglas County, MN		VERY LOW INCOME	27800	31800	35750	39700	42900	46100	49250	52450
		LOW INCOME	44450	50800	57150	63500	68600	73650	78750	83800
		MODERATE INCOME	49950	56300	62650	69000	74100	79150	84250	89300
		MOD. INC-GUAR. LOAN	66200	75700	85150	94600	102150	109750	117300	124850
Faribault County, MN		VERY LOW INCOME	25450	29050	32700	36300	39250	42150	45050	47950
		LOW INCOME	40650	46500	52300	58100	62750	67400	72050	76700
		MODERATE INCOME	46150	52000	57800	63600	68250	72900	77550	82200
		MOD. INC-GUAR. LOAN	66200	75700	85150	94600	102150	109750	117300	124850
Freeborn County, MN		VERY LOW INCOME	25450	29050	32700	36300	39250	42150	45050	47950
		LOW INCOME	40650	46500	52300	58100	62750	67400	72050	76700
		MODERATE INCOME	46150	52000	57800	63600	68250	72900	77550	82200
		MOD. INC-GUAR. LOAN	66200	75700	85150	94600	102150	109750	117300	124850
Goodhue County, MN		VERY LOW INCOME	30400	34750	39100	43400	46900	50350	53850	57300
		LOW INCOME	48600	55550	62500	69450	75000	80550	86100	91650
		MODERATE INCOME	54100	61050	68000	74950	80500	86050	91600	97150
		MOD. INC-GUAR. LOAN	69900	79900	89850	99850	107850	115850	123800	131800
Grant County, MN		VERY LOW INCOME	25450	29050	32700	36300	39250	42150	45050	47950
		LOW INCOME	40650	46500	52300	58100	62750	67400	72050	76700
		MODERATE INCOME	46150	52000	57800	63600	68250	72900	77550	82200
		MOD. INC-GUAR. LOAN	66200	75700	85150	94600	102150	109750	117300	124850

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES, FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG. OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1
 STATE:MINNESOTA

----- A D J U S T E D I N C O M E L I M I T S -----

P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Hubbard County, MN								
VERY LOW INCOME	25450	29050	32700	36300	39250	42150	45050	47950
LOW INCOME	40650	46500	52300	58100	62750	67400	72050	76700
MODERATE INCOME	46150	52000	57800	63600	68250	72900	77550	82200
MOD. INC-GUAR. LOAN	66200	75700	85150	94600	102150	109750	117300	124850
Itasca County, MN								
VERY LOW INCOME	25450	29050	32700	36300	39250	42150	45050	47950
LOW INCOME	40650	46500	52300	58100	62750	67400	72050	76700
MODERATE INCOME	46150	52000	57800	63600	68250	72900	77550	82200
MOD. INC-GUAR. LOAN	66200	75700	85150	94600	102150	109750	117300	124850
Jackson County, MN								
VERY LOW INCOME	26250	30000	33750	37450	40450	43450	46450	49450
LOW INCOME	41950	47900	53900	59900	64700	69500	74300	79050
MODERATE INCOME	47450	53400	59400	65400	70200	75000	79800	84550
MOD. INC-GUAR. LOAN	66200	75700	85150	94600	102150	109750	117300	124850
Kanabec County, MN								
VERY LOW INCOME	25450	29050	32700	36300	39250	42150	45050	47950
LOW INCOME	40650	46500	52300	58100	62750	67400	72050	76700
MODERATE INCOME	46150	52000	57800	63600	68250	72900	77550	82200
MOD. INC-GUAR. LOAN	66200	75700	85150	94600	102150	109750	117300	124850
Kandiyohi County, MN								
VERY LOW INCOME	25700	29400	33050	36700	39650	42600	45550	48450
LOW INCOME	41100	46950	52850	58700	63400	68100	72800	77500
MODERATE INCOME	46600	52450	58350	64200	68900	73600	78300	83000
MOD. INC-GUAR. LOAN	66200	75700	85150	94600	102150	109750	117300	124850
Kittson County, MN								
VERY LOW INCOME	25600	29250	32900	36550	39500	42400	45350	48250
LOW INCOME	40950	46800	52650	58500	63200	67850	72550	77200
MODERATE INCOME	46450	52300	58150	64000	68700	73350	78050	82700
MOD. INC-GUAR. LOAN	66200	75700	85150	94600	102150	109750	117300	124850
Koochiching County, MN								
VERY LOW INCOME	25450	29050	32700	36300	39250	42150	45050	47950
LOW INCOME	40650	46500	52300	58100	62750	67400	72050	76700
MODERATE INCOME	46150	52000	57800	63600	68250	72900	77550	82200
MOD. INC-GUAR. LOAN	66200	75700	85150	94600	102150	109750	117300	124850
Lac qui Parle County, MN								
VERY LOW INCOME	25450	29050	32700	36300	39250	42150	45050	47950
LOW INCOME	40650	46500	52300	58100	62750	67400	72050	76700
MODERATE INCOME	46150	52000	57800	63600	68250	72900	77550	82200
MOD. INC-GUAR. LOAN	66200	75700	85150	94600	102150	109750	117300	124850

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES,
 FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES
 ** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG.
 OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1
 STATE:MINNESOTA

		A D J U S T E D I N C O M E L I M I T S							
P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*	
Lake County, MN									
VERY LOW INCOME	25900	29600	33300	36950	39950	42900	45850	48800	
LOW INCOME	41350	47300	53200	59100	63850	68550	73300	78000	
MODERATE INCOME	46850	52800	58700	64600	69350	74050	78800	83500	
MOD. INC-GUAR. LOAN	66200	75700	85150	94600	102150	109750	117300	124850	
Lake of the Woods County, MN									
VERY LOW INCOME	25450	29050	32700	36300	39250	42150	45050	47950	
LOW INCOME	40650	46500	52300	58100	62750	67400	72050	76700	
MODERATE INCOME	46150	52000	57800	63600	68250	72900	77550	82200	
MOD. INC-GUAR. LOAN	66200	75700	85150	94600	102150	109750	117300	124850	
Lincoln County, MN									
VERY LOW INCOME	25450	29050	32700	36300	39250	42150	45050	47950	
LOW INCOME	40650	46500	52300	58100	62750	67400	72050	76700	
MODERATE INCOME	46150	52000	57800	63600	68250	72900	77550	82200	
MOD. INC-GUAR. LOAN	66200	75700	85150	94600	102150	109750	117300	124850	
Lyon County, MN									
VERY LOW INCOME	27500	31400	35350	39250	42400	45550	48700	51850	
LOW INCOME	43950	50250	56500	62800	67800	72850	77850	82900	
MODERATE INCOME	49450	55750	62000	68300	73300	78350	83350	88400	
MOD. INC-GUAR. LOAN	66200	75700	85150	94600	102150	109750	117300	124850	
Mahnomen County, MN									
VERY LOW INCOME	25450	29050	32700	36300	39250	42150	45050	47950	
LOW INCOME	40650	46500	52300	58100	62750	67400	72050	76700	
MODERATE INCOME	46150	52000	57800	63600	68250	72900	77550	82200	
MOD. INC-GUAR. LOAN	66200	75700	85150	94600	102150	109750	117300	124850	
Marshall County, MN									
VERY LOW INCOME	26600	30400	34200	38000	41050	44100	47150	50200	
LOW INCOME	42550	48650	54700	60800	65650	70550	75400	80250	
MODERATE INCOME	48050	54150	60200	66300	71150	76050	80900	85750	
MOD. INC-GUAR. LOAN	66200	75700	85150	94600	102150	109750	117300	124850	
Martin County, MN									
VERY LOW INCOME	25450	29050	32700	36300	39250	42150	45050	47950	
LOW INCOME	40650	46500	52300	58100	62750	67400	72050	76700	
MODERATE INCOME	46150	52000	57800	63600	68250	72900	77550	82200	
MOD. INC-GUAR. LOAN	66200	75700	85150	94600	102150	109750	117300	124850	
McLeod County, MN									
VERY LOW INCOME	26750	30600	34400	38200	41300	44350	47400	50450	
LOW INCOME	42750	48900	55000	61100	66000	70900	75750	80650	
MODERATE INCOME	48250	54400	60500	66600	71500	76400	81250	86150	
MOD. INC-GUAR. LOAN	66200	75700	85150	94600	102150	109750	117300	124850	

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES,
 FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES
 ** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG.
 OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1
 STATE:MINNESOTA

----- A D J U S T E D I N C O M E L I M I T S -----

P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Meeker County, MN								
VERY LOW INCOME	26850	30700	34550	38350	41450	44500	47600	50650
LOW INCOME	42950	49100	55200	61350	66250	71150	76050	81000
MODERATE INCOME	48450	54600	60700	66850	71750	76650	81550	86500
MOD. INC-GUAR. LOAN	66200	75700	85150	94600	102150	109750	117300	124850
Morrison County, MN								
VERY LOW INCOME	25450	29050	32700	36300	39250	42150	45050	47950
LOW INCOME	40650	46500	52300	58100	62750	67400	72050	76700
MODERATE INCOME	46150	52000	57800	63600	68250	72900	77550	82200
MOD. INC-GUAR. LOAN	66200	75700	85150	94600	102150	109750	117300	124850
Mower County, MN								
VERY LOW INCOME	25800	29500	33200	36850	39800	42750	45700	48650
LOW INCOME	41250	47150	53050	58950	63650	68400	73100	77800
MODERATE INCOME	46750	52650	58550	64450	69150	73900	78600	83300
MOD. INC-GUAR. LOAN	66200	75700	85150	94600	102150	109750	117300	124850
Murray County, MN								
VERY LOW INCOME	27150	31000	34900	38750	41850	44950	48050	51150
LOW INCOME	43400	49600	55800	62000	66950	71900	76900	81850
MODERATE INCOME	48900	55100	61300	67500	72450	77400	82400	87350
MOD. INC-GUAR. LOAN	66200	75700	85150	94600	102150	109750	117300	124850
Nobles County, MN								
VERY LOW INCOME	25450	29050	32700	36300	39250	42150	45050	47950
LOW INCOME	40650	46500	52300	58100	62750	67400	72050	76700
MODERATE INCOME	46150	52000	57800	63600	68250	72900	77550	82200
MOD. INC-GUAR. LOAN	66200	75700	85150	94600	102150	109750	117300	124850
Norman County, MN								
VERY LOW INCOME	25450	29050	32700	36300	39250	42150	45050	47950
LOW INCOME	40650	46500	52300	58100	62750	67400	72050	76700
MODERATE INCOME	46150	52000	57800	63600	68250	72900	77550	82200
MOD. INC-GUAR. LOAN	66200	75700	85150	94600	102150	109750	117300	124850
Otter Tail County, MN								
VERY LOW INCOME	25450	29050	32700	36300	39250	42150	45050	47950
LOW INCOME	40650	46500	52300	58100	62750	67400	72050	76700
MODERATE INCOME	46150	52000	57800	63600	68250	72900	77550	82200
MOD. INC-GUAR. LOAN	66200	75700	85150	94600	102150	109750	117300	124850
Pennington County, MN								
VERY LOW INCOME	25700	29350	33000	36650	39600	42550	45450	48400
LOW INCOME	41050	46900	52800	58650	63350	68050	72750	77400
MODERATE INCOME	46550	52400	58300	64150	68850	73550	78250	82900
MOD. INC-GUAR. LOAN	66200	75700	85150	94600	102150	109750	117300	124850

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES,
 FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES
 ** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG.
 OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1

STATE:MINNESOTA

		A D J U S T E D I N C O M E L I M I T S							
P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*	
Pine County, MN									
VERY LOW INCOME	25450	29050	32700	36300	39250	42150	45050	47950	
LOW INCOME	40650	46500	52300	58100	62750	67400	72050	76700	
MODERATE INCOME	46150	52000	57800	63600	68250	72900	77550	82200	
MOD. INC-GUAR. LOAN	66200	75700	85150	94600	102150	109750	117300	124850	
Pipest1 County, MN									
VERY LOW INCOME	25450	29050	32700	36300	39250	42150	45050	47950	
LOW INCOME	40650	46500	52300	58100	62750	67400	72050	76700	
MODERATE INCOME	46150	52000	57800	63600	68250	72900	77550	82200	
MOD. INC-GUAR. LOAN	66200	75700	85150	94600	102150	109750	117300	124850	
Pope County, MN									
VERY LOW INCOME	27100	31000	34850	38700	41800	44900	48000	51100	
LOW INCOME	43350	49500	55700	61900	66850	71800	76750	81700	
MODERATE INCOME	48850	55000	61200	67400	72350	77300	82250	87200	
MOD. INC-GUAR. LOAN	66200	75700	85150	94600	102150	109750	117300	124850	
Red Lake County, MN									
VERY LOW INCOME	27150	31000	34900	38750	41850	44950	48050	51150	
LOW INCOME	43400	49600	55800	62000	66950	71900	76900	81850	
MODERATE INCOME	48900	55100	61300	67500	72450	77400	82400	87350	
MOD. INC-GUAR. LOAN	66200	75700	85150	94600	102150	109750	117300	124850	
Redwood County, MN									
VERY LOW INCOME	25450	29050	32700	36300	39250	42150	45050	47950	
LOW INCOME	40650	46500	52300	58100	62750	67400	72050	76700	
MODERATE INCOME	46150	52000	57800	63600	68250	72900	77550	82200	
MOD. INC-GUAR. LOAN	66200	75700	85150	94600	102150	109750	117300	124850	
Renville County, MN									
VERY LOW INCOME	25700	29350	33000	36650	39600	42550	45450	48400	
LOW INCOME	41050	46900	52800	58650	63350	68050	72750	77400	
MODERATE INCOME	46550	52400	58300	64150	68850	73550	78250	82900	
MOD. INC-GUAR. LOAN	66200	75700	85150	94600	102150	109750	117300	124850	
Rice County, MN									
VERY LOW INCOME	30100	34400	38700	42950	46400	49850	53300	56700	
LOW INCOME	48100	54950	61850	68700	74200	79700	85200	90700	
MODERATE INCOME	53600	60450	67350	74200	79700	85200	90700	96200	
MOD. INC-GUAR. LOAN	69150	79000	88900	98750	106650	114550	122450	130350	
Rock County, MN									
VERY LOW INCOME	25450	29050	32700	36300	39250	42150	45050	47950	
LOW INCOME	40650	46500	52300	58100	62750	67400	72050	76700	
MODERATE INCOME	46150	52000	57800	63600	68250	72900	77550	82200	
MOD. INC-GUAR. LOAN	66200	75700	85150	94600	102150	109750	117300	124850	

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES, FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG. OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1

STATE:MINNESOTA

		A D J U S T E D I N C O M E L I M I T S							
P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*	
Roseau County, MN									
VERY LOW INCOME	25450	29050	32700	36300	39250	42150	45050	47950	
LOW INCOME	40650	46500	52300	58100	62750	67400	72050	76700	
MODERATE INCOME	46150	52000	57800	63600	68250	72900	77550	82200	
MOD. INC-GUAR. LOAN	66200	75700	85150	94600	102150	109750	117300	124850	
Steele County, MN									
VERY LOW INCOME	28350	32400	36450	40450	43700	46950	50200	53400	
LOW INCOME	45300	51750	58250	64700	69900	75050	80250	85400	
MODERATE INCOME	50800	57250	63750	70200	75400	80550	85750	90900	
MOD. INC-GUAR. LOAN	66200	75700	85150	94600	102150	109750	117300	124850	
Stevens County, MN									
VERY LOW INCOME	29300	33450	37650	41800	45150	48500	51850	55200	
LOW INCOME	46850	53500	60200	66900	72250	77600	82950	88300	
MODERATE INCOME	52350	59000	65700	72400	77750	83100	88450	93800	
MOD. INC-GUAR. LOAN	67300	76900	86550	96150	103850	111550	119250	126900	
Swift County, MN									
VERY LOW INCOME	25450	29050	32700	36300	39250	42150	45050	47950	
LOW INCOME	40650	46500	52300	58100	62750	67400	72050	76700	
MODERATE INCOME	46150	52000	57800	63600	68250	72900	77550	82200	
MOD. INC-GUAR. LOAN	66200	75700	85150	94600	102150	109750	117300	124850	
Todd County, MN									
VERY LOW INCOME	25450	29050	32700	36300	39250	42150	45050	47950	
LOW INCOME	40650	46500	52300	58100	62750	67400	72050	76700	
MODERATE INCOME	46150	52000	57800	63600	68250	72900	77550	82200	
MOD. INC-GUAR. LOAN	66200	75700	85150	94600	102150	109750	117300	124850	
Traverse County, MN									
VERY LOW INCOME	25450	29050	32700	36300	39250	42150	45050	47950	
LOW INCOME	40650	46500	52300	58100	62750	67400	72050	76700	
MODERATE INCOME	46150	52000	57800	63600	68250	72900	77550	82200	
MOD. INC-GUAR. LOAN	66200	75700	85150	94600	102150	109750	117300	124850	
Wadena County, MN									
VERY LOW INCOME	25450	29050	32700	36300	39250	42150	45050	47950	
LOW INCOME	40650	46500	52300	58100	62750	67400	72050	76700	
MODERATE INCOME	46150	52000	57800	63600	68250	72900	77550	82200	
MOD. INC-GUAR. LOAN	66200	75700	85150	94600	102150	109750	117300	124850	
Waseca County, MN									
VERY LOW INCOME	26350	30100	33850	37600	40650	43650	46650	49650	
LOW INCOME	42100	48100	54150	60150	64950	69750	74600	79400	
MODERATE INCOME	47600	53600	59650	65650	70450	75250	80100	84900	
MOD. INC-GUAR. LOAN	66200	75700	85150	94600	102150	109750	117300	124850	

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES, FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG. OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1

STATE:MINNESOTA

		----- A D J U S T E D I N C O M E L I M I T S -----							
P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*	
Watonwan County, MN									
VERY LOW INCOME	25450	29050	32700	36300	39250	42150	45050	47950	
LOW INCOME	40650	46500	52300	58100	62750	67400	72050	76700	
MODERATE INCOME	46150	52000	57800	63600	68250	72900	77550	82200	
MOD. INC-GUAR. LOAN	66200	75700	85150	94600	102150	109750	117300	124850	
Wilkin County, MN									
VERY LOW INCOME	25450	29050	32700	36300	39250	42150	45050	47950	
LOW INCOME	40650	46500	52300	58100	62750	67400	72050	76700	
MODERATE INCOME	46150	52000	57800	63600	68250	72900	77550	82200	
MOD. INC-GUAR. LOAN	66200	75700	85150	94600	102150	109750	117300	124850	
Winona County, MN									
VERY LOW INCOME	27150	31000	34900	38750	41850	44950	48050	51150	
LOW INCOME	43400	49600	55800	62000	66950	71900	76900	81850	
MODERATE INCOME	48900	55100	61300	67500	72450	77400	82400	87350	
MOD. INC-GUAR. LOAN	66200	75700	85150	94600	102150	109750	117300	124850	
Yellow Medicine County, MN									
VERY LOW INCOME	25450	29050	32700	36300	39250	42150	45050	47950	
LOW INCOME	40650	46500	52300	58100	62750	67400	72050	76700	
MODERATE INCOME	46150	52000	57800	63600	68250	72900	77550	82200	
MOD. INC-GUAR. LOAN	66200	75700	85150	94600	102150	109750	117300	124850	

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES,
FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG.
OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1

STATE:MISSISSIPPI

		A D J U S T E D I N C O M E L I M I T S							
P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*	
Gulfport-Biloxi-Pascagoula, MS MSA									
Gulfport-Biloxi, MS HUD Metro FMR Area									
VERY LOW INCOME	21350	24400	27450	30450	32900	35350	37800	40200	
LOW INCOME	34100	38950	43850	48700	52600	56500	60400	64300	
MODERATE INCOME	39600	44450	49350	54200	58100	62000	65900	69800	
MOD.INC-GUAR.LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Pascagoula, MS HUD Metro FMR Area									
VERY LOW INCOME	24200	27650	31100	34550	37350	40100	42850	45650	
LOW INCOME	38700	44250	49750	55300	59700	64150	68550	73000	
MODERATE INCOME	44200	49750	55250	60800	65200	69650	74050	78500	
MOD.INC-GUAR.LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Hattiesburg, MS MSA									
VERY LOW INCOME	22000	25150	28300	31400	33950	36450	38950	41450	
LOW INCOME	35200	40200	45250	50250	54250	58300	62300	66350	
MODERATE INCOME	40700	45700	50750	55750	59750	63800	67800	71850	
MOD.INC-GUAR.LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Jackson, MS MSA									
Jackson, MS HUD Metro FMR Area									
VERY LOW INCOME	24850	28400	31950	35450	38300	41150	44000	46800	
LOW INCOME	39700	45350	51050	56700	61250	65750	70300	74850	
MODERATE INCOME	45200	50850	56550	62200	66750	71250	75800	80350	
MOD.INC-GUAR.LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Simpson County, MS HUD Metro FMR Area									
VERY LOW INCOME	18450	21100	23750	26350	28500	30600	32700	34800	
LOW INCOME	29500	33700	37950	42150	45500	48900	52250	55650	
MODERATE INCOME	35000	39200	43450	47650	51000	54400	57750	61150	
MOD.INC-GUAR.LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Yazoo County, MS HUD Metro FMR Area									
VERY LOW INCOME	18450	21100	23750	26350	28500	30600	32700	34800	
LOW INCOME	29500	33700	37950	42150	45500	48900	52250	55650	
MODERATE INCOME	35000	39200	43450	47650	51000	54400	57750	61150	
MOD.INC-GUAR.LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Memphis, TN-MS-AR MSA									
Benton County, MS HUD Metro FMR Area									
VERY LOW INCOME	18450	21100	23750	26350	28500	30600	32700	34800	
LOW INCOME	29500	33700	37950	42150	45500	48900	52250	55650	
MODERATE INCOME	35000	39200	43450	47650	51000	54400	57750	61150	
MOD.INC-GUAR.LOAN	63200	72250	81250	90300	97500	104750	111950	119200	

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES, FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG. OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1
STATE:MISSISSIPPI

----- A D J U S T E D I N C O M E L I M I T S -----

P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Marshall County, MS HUD Metro FMR Area								
VERY LOW INCOME	18700	21400	24050	26700	28850	31000	33150	35250
LOW INCOME	29900	34150	38450	42700	46100	49550	52950	56350
MODERATE INCOME	35400	39650	43950	48200	51600	55050	58450	61850
MOD.INC-GUAR.LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Memphis, TN-MS-AR HUD Metro FMR Area								
VERY LOW INCOME	23800	27200	30600	33950	36700	39400	42100	44850
LOW INCOME	38000	43450	48850	54300	58650	63000	67350	71700
MODERATE INCOME	43500	48950	54350	59800	64150	68500	72850	77200
MOD.INC-GUAR.LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Tate County, MS HUD Metro FMR Area								
VERY LOW INCOME	21750	24850	27950	31050	33550	36050	38550	41000
LOW INCOME	34800	39750	44750	49700	53700	57650	61650	65600
MODERATE INCOME	40300	45250	50250	55200	59200	63150	67150	71100
MOD.INC-GUAR.LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Tunica County, MS HUD Metro FMR Area								
VERY LOW INCOME	18450	21100	23750	26350	28500	30600	32700	34800
LOW INCOME	29500	33700	37950	42150	45500	48900	52250	55650
MODERATE INCOME	35000	39200	43450	47650	51000	54400	57750	61150
MOD.INC-GUAR.LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Adams County, MS								
VERY LOW INCOME	18450	21100	23750	26350	28500	30600	32700	34800
LOW INCOME	29500	33700	37950	42150	45500	48900	52250	55650
MODERATE INCOME	35000	39200	43450	47650	51000	54400	57750	61150
MOD.INC-GUAR.LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Alcorn County, MS								
VERY LOW INCOME	18450	21100	23750	26350	28500	30600	32700	34800
LOW INCOME	29500	33700	37950	42150	45500	48900	52250	55650
MODERATE INCOME	35000	39200	43450	47650	51000	54400	57750	61150
MOD.INC-GUAR.LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Amite County, MS								
VERY LOW INCOME	18450	21100	23750	26350	28500	30600	32700	34800
LOW INCOME	29500	33700	37950	42150	45500	48900	52250	55650
MODERATE INCOME	35000	39200	43450	47650	51000	54400	57750	61150
MOD.INC-GUAR.LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Attala County, MS								
VERY LOW INCOME	18450	21100	23750	26350	28500	30600	32700	34800
LOW INCOME	29500	33700	37950	42150	45500	48900	52250	55650
MODERATE INCOME	35000	39200	43450	47650	51000	54400	57750	61150
MOD.INC-GUAR.LOAN	63200	72250	81250	90300	97500	104750	111950	119200

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES, FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES
 ** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG. OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1
 STATE:MISSISSIPPI

		A D J U S T E D I N C O M E L I M I T S							
P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*	
Bolivar County, MS									
VERY LOW INCOME	18450	21100	23750	26350	28500	30600	32700	34800	
LOW INCOME	29500	33700	37950	42150	45500	48900	52250	55650	
MODERATE INCOME	35000	39200	43450	47650	51000	54400	57750	61150	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Calhoun County, MS									
VERY LOW INCOME	18450	21100	23750	26350	28500	30600	32700	34800	
LOW INCOME	29500	33700	37950	42150	45500	48900	52250	55650	
MODERATE INCOME	35000	39200	43450	47650	51000	54400	57750	61150	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Carroll County, MS									
VERY LOW INCOME	21100	24100	27100	30100	32550	34950	37350	39750	
LOW INCOME	33700	38500	43350	48150	52000	55850	59700	63550	
MODERATE INCOME	39200	44000	48850	53650	57500	61350	65200	69050	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Chickasaw County, MS									
VERY LOW INCOME	18450	21100	23750	26350	28500	30600	32700	34800	
LOW INCOME	29500	33700	37950	42150	45500	48900	52250	55650	
MODERATE INCOME	35000	39200	43450	47650	51000	54400	57750	61150	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Choctaw County, MS									
VERY LOW INCOME	18450	21100	23750	26350	28500	30600	32700	34800	
LOW INCOME	29500	33700	37950	42150	45500	48900	52250	55650	
MODERATE INCOME	35000	39200	43450	47650	51000	54400	57750	61150	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Claiborne County, MS									
VERY LOW INCOME	18450	21100	23750	26350	28500	30600	32700	34800	
LOW INCOME	29500	33700	37950	42150	45500	48900	52250	55650	
MODERATE INCOME	35000	39200	43450	47650	51000	54400	57750	61150	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Clarke County, MS									
VERY LOW INCOME	18900	21600	24300	26950	29150	31300	33450	35600	
LOW INCOME	30150	34500	38800	43100	46550	50000	53450	56900	
MODERATE INCOME	35650	40000	44300	48600	52050	55500	58950	62400	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Clay County, MS									
VERY LOW INCOME	18450	21100	23750	26350	28500	30600	32700	34800	
LOW INCOME	29500	33700	37950	42150	45500	48900	52250	55650	
MODERATE INCOME	35000	39200	43450	47650	51000	54400	57750	61150	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES, FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG. OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1
 STATE:MISSISSIPPI

		A D J U S T E D I N C O M E L I M I T S							
P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*	
Coahoma County, MS									
VERY LOW INCOME	18450	21100	23750	26350	28500	30600	32700	34800	
LOW INCOME	29500	33700	37950	42150	45500	48900	52250	55650	
MODERATE INCOME	35000	39200	43450	47650	51000	54400	57750	61150	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Covington County, MS									
VERY LOW INCOME	18450	21100	23750	26350	28500	30600	32700	34800	
LOW INCOME	29500	33700	37950	42150	45500	48900	52250	55650	
MODERATE INCOME	35000	39200	43450	47650	51000	54400	57750	61150	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Franklin County, MS									
VERY LOW INCOME	19950	22800	25650	28500	30800	33100	35350	37650	
LOW INCOME	31900	36500	41050	45600	49250	52900	56550	60200	
MODERATE INCOME	37400	42000	46550	51100	54750	58400	62050	65700	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
George County, MS									
VERY LOW INCOME	21250	24300	27350	30350	32800	35250	37650	40100	
LOW INCOME	34000	38850	43700	48550	52450	56300	60200	64100	
MODERATE INCOME	39500	44350	49200	54050	57950	61800	65700	69600	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Greene County, MS									
VERY LOW INCOME	21300	24350	27400	30400	32850	35300	37700	40150	
LOW INCOME	34050	38900	43800	48650	52550	56450	60350	64200	
MODERATE INCOME	39550	44400	49300	54150	58050	61950	65850	69700	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Grenada County, MS									
VERY LOW INCOME	18450	21100	23750	26350	28500	30600	32700	34800	
LOW INCOME	29500	33700	37950	42150	45500	48900	52250	55650	
MODERATE INCOME	35000	39200	43450	47650	51000	54400	57750	61150	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Holmes County, MS									
VERY LOW INCOME	18450	21100	23750	26350	28500	30600	32700	34800	
LOW INCOME	29500	33700	37950	42150	45500	48900	52250	55650	
MODERATE INCOME	35000	39200	43450	47650	51000	54400	57750	61150	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Humphreys County, MS									
VERY LOW INCOME	18450	21100	23750	26350	28500	30600	32700	34800	
LOW INCOME	29500	33700	37950	42150	45500	48900	52250	55650	
MODERATE INCOME	35000	39200	43450	47650	51000	54400	57750	61150	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES, FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

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MFH Direct/Guaranteed & Payment Assistance Method 1
 STATE:MISSISSIPPI

		A D J U S T E D I N C O M E L I M I T S							
P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*	
Issaquena County, MS									
VERY LOW INCOME	18450	21100	23750	26350	28500	30600	32700	34800	
LOW INCOME	29500	33700	37950	42150	45500	48900	52250	55650	
MODERATE INCOME	35000	39200	43450	47650	51000	54400	57750	61150	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Itawamba County, MS									
VERY LOW INCOME	18500	21150	23800	26400	28550	30650	32750	34850	
LOW INCOME	29600	33800	38050	42250	45650	49000	52400	55750	
MODERATE INCOME	35100	39300	43550	47750	51150	54500	57900	61250	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Jasper County, MS									
VERY LOW INCOME	18450	21100	23750	26350	28500	30600	32700	34800	
LOW INCOME	29500	33700	37950	42150	45500	48900	52250	55650	
MODERATE INCOME	35000	39200	43450	47650	51000	54400	57750	61150	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Jefferson County, MS									
VERY LOW INCOME	18450	21100	23750	26350	28500	30600	32700	34800	
LOW INCOME	29500	33700	37950	42150	45500	48900	52250	55650	
MODERATE INCOME	35000	39200	43450	47650	51000	54400	57750	61150	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Jefferson Davis County, MS									
VERY LOW INCOME	18450	21100	23750	26350	28500	30600	32700	34800	
LOW INCOME	29500	33700	37950	42150	45500	48900	52250	55650	
MODERATE INCOME	35000	39200	43450	47650	51000	54400	57750	61150	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Jls County, MS									
VERY LOW INCOME	18450	21100	23750	26350	28500	30600	32700	34800	
LOW INCOME	29500	33700	37950	42150	45500	48900	52250	55650	
MODERATE INCOME	35000	39200	43450	47650	51000	54400	57750	61150	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Kemper County, MS									
VERY LOW INCOME	18450	21100	23750	26350	28500	30600	32700	34800	
LOW INCOME	29500	33700	37950	42150	45500	48900	52250	55650	
MODERATE INCOME	35000	39200	43450	47650	51000	54400	57750	61150	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Lafayette County, MS									
VERY LOW INCOME	25350	29000	32600	36200	39100	42000	44900	47800	
LOW INCOME	40550	46300	52100	57900	62550	67150	71800	76450	
MODERATE INCOME	46050	51800	57600	63400	68050	72650	77300	81950	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES, FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG. OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1

STATE:MISSISSIPPI

		A D J U S T E D I N C O M E L I M I T S							
P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*	
Lauderdale County, MS									
VERY LOW INCOME	19550	22350	25150	27900	30150	32400	34600	36850	
LOW INCOME	31250	35700	40200	44650	48200	51800	55350	58950	
MODERATE INCOME	36750	41200	45700	50150	53700	57300	60850	64450	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Lawrence County, MS									
VERY LOW INCOME	18800	21450	24150	26800	28950	31100	33250	35400	
LOW INCOME	30050	34300	38600	42900	46350	49750	53200	56650	
MODERATE INCOME	35550	39800	44100	48400	51850	55250	58700	62150	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Leake County, MS									
VERY LOW INCOME	18450	21100	23750	26350	28500	30600	32700	34800	
LOW INCOME	29500	33700	37950	42150	45500	48900	52250	55650	
MODERATE INCOME	35000	39200	43450	47650	51000	54400	57750	61150	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Lee County, MS									
VERY LOW INCOME	22650	25850	29100	32300	34900	37500	40100	42650	
LOW INCOME	36200	41350	46550	51700	55850	59950	64100	68250	
MODERATE INCOME	41700	46850	52050	57200	61350	65450	69600	73750	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Leflore County, MS									
VERY LOW INCOME	18450	21100	23750	26350	28500	30600	32700	34800	
LOW INCOME	29500	33700	37950	42150	45500	48900	52250	55650	
MODERATE INCOME	35000	39200	43450	47650	51000	54400	57750	61150	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Lincoln County, MS									
VERY LOW INCOME	18450	21100	23750	26350	28500	30600	32700	34800	
LOW INCOME	29500	33700	37950	42150	45500	48900	52250	55650	
MODERATE INCOME	35000	39200	43450	47650	51000	54400	57750	61150	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Lowndes County, MS									
VERY LOW INCOME	20450	23350	26250	29150	31500	33850	36150	38500	
LOW INCOME	32650	37300	42000	46650	50400	54100	57850	61600	
MODERATE INCOME	38150	42800	47500	52150	55900	59600	63350	67100	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Marion County, MS									
VERY LOW INCOME	18450	21100	23750	26350	28500	30600	32700	34800	
LOW INCOME	29500	33700	37950	42150	45500	48900	52250	55650	
MODERATE INCOME	35000	39200	43450	47650	51000	54400	57750	61150	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES, FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG. OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1

STATE:MISSISSIPPI

		A D J U S T E D I N C O M E L I M I T S							
P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*	
Monroe County, MS									
VERY LOW INCOME	19150	21850	24600	27300	29500	31700	33900	36050	
LOW INCOME	30600	34950	39350	43700	47200	50700	54200	57700	
MODERATE INCOME	36100	40450	44850	49200	52700	56200	59700	63200	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Montgomery County, MS									
VERY LOW INCOME	18450	21100	23750	26350	28500	30600	32700	34800	
LOW INCOME	29500	33700	37950	42150	45500	48900	52250	55650	
MODERATE INCOME	35000	39200	43450	47650	51000	54400	57750	61150	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Neshoba County, MS									
VERY LOW INCOME	18450	21100	23750	26350	28500	30600	32700	34800	
LOW INCOME	29500	33700	37950	42150	45500	48900	52250	55650	
MODERATE INCOME	35000	39200	43450	47650	51000	54400	57750	61150	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Newton County, MS									
VERY LOW INCOME	18450	21100	23750	26350	28500	30600	32700	34800	
LOW INCOME	29500	33700	37950	42150	45500	48900	52250	55650	
MODERATE INCOME	35000	39200	43450	47650	51000	54400	57750	61150	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Noxubee County, MS									
VERY LOW INCOME	18450	21100	23750	26350	28500	30600	32700	34800	
LOW INCOME	29500	33700	37950	42150	45500	48900	52250	55650	
MODERATE INCOME	35000	39200	43450	47650	51000	54400	57750	61150	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Oktibbeha County, MS									
VERY LOW INCOME	21650	24750	27850	30900	33400	35850	38350	40800	
LOW INCOME	34600	39550	44500	49450	53400	57350	61300	65250	
MODERATE INCOME	40100	45050	50000	54950	58900	62850	66800	70750	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Panola County, MS									
VERY LOW INCOME	18450	21100	23750	26350	28500	30600	32700	34800	
LOW INCOME	29500	33700	37950	42150	45500	48900	52250	55650	
MODERATE INCOME	35000	39200	43450	47650	51000	54400	57750	61150	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Pearl River County, MS									
VERY LOW INCOME	21150	24150	27150	30150	32600	35000	37400	39800	
LOW INCOME	33800	38600	43450	48250	52100	55950	59850	63700	
MODERATE INCOME	39300	44100	48950	53750	57600	61450	65350	69200	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES, FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG. OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1

STATE:MISSISSIPPI

P R O G R A M	A D J U S T E D I N C O M E L I M I T S							
	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Pike County, MS								
VERY LOW INCOME	18450	21100	23750	26350	28500	30600	32700	34800
LOW INCOME	29500	33700	37950	42150	45500	48900	52250	55650
MODERATE INCOME	35000	39200	43450	47650	51000	54400	57750	61150
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Pontotoc County, MS								
VERY LOW INCOME	19250	22000	24750	27450	29650	31850	34050	36250
LOW INCOME	30750	35100	39500	43900	47400	50900	54450	57950
MODERATE INCOME	36250	40600	45000	49400	52900	56400	59950	63450
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Prentiss County, MS								
VERY LOW INCOME	18450	21100	23750	26350	28500	30600	32700	34800
LOW INCOME	29500	33700	37950	42150	45500	48900	52250	55650
MODERATE INCOME	35000	39200	43450	47650	51000	54400	57750	61150
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Quitman County, MS								
VERY LOW INCOME	18450	21100	23750	26350	28500	30600	32700	34800
LOW INCOME	29500	33700	37950	42150	45500	48900	52250	55650
MODERATE INCOME	35000	39200	43450	47650	51000	54400	57750	61150
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Scott County, MS								
VERY LOW INCOME	18450	21100	23750	26350	28500	30600	32700	34800
LOW INCOME	29500	33700	37950	42150	45500	48900	52250	55650
MODERATE INCOME	35000	39200	43450	47650	51000	54400	57750	61150
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Sharkey County, MS								
VERY LOW INCOME	18450	21100	23750	26350	28500	30600	32700	34800
LOW INCOME	29500	33700	37950	42150	45500	48900	52250	55650
MODERATE INCOME	35000	39200	43450	47650	51000	54400	57750	61150
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Smith County, MS								
VERY LOW INCOME	19100	21800	24550	27250	29450	31650	33800	36000
LOW INCOME	30500	34900	39250	43600	47100	50600	54050	57550
MODERATE INCOME	36000	40400	44750	49100	52600	56100	59550	63050
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Stl County, MS								
VERY LOW INCOME	20650	23600	26550	29500	31900	34250	36600	38950
LOW INCOME	33050	37750	42500	47200	51000	54750	58550	62300
MODERATE INCOME	38550	43250	48000	52700	56500	60250	64050	67800
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES, FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG. OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1
 STATE:MISSISSIPPI

		A D J U S T E D I N C O M E L I M I T S							
P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*	
Sunflower County, MS									
VERY LOW INCOME	18450	21100	23750	26350	28500	30600	32700	34800	
LOW INCOME	29500	33700	37950	42150	45500	48900	52250	55650	
MODERATE INCOME	35000	39200	43450	47650	51000	54400	57750	61150	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Tallahatchie County, MS									
VERY LOW INCOME	18450	21100	23750	26350	28500	30600	32700	34800	
LOW INCOME	29500	33700	37950	42150	45500	48900	52250	55650	
MODERATE INCOME	35000	39200	43450	47650	51000	54400	57750	61150	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Tippah County, MS									
VERY LOW INCOME	18450	21100	23750	26350	28500	30600	32700	34800	
LOW INCOME	29500	33700	37950	42150	45500	48900	52250	55650	
MODERATE INCOME	35000	39200	43450	47650	51000	54400	57750	61150	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Tishomingo County, MS									
VERY LOW INCOME	18450	21100	23750	26350	28500	30600	32700	34800	
LOW INCOME	29500	33700	37950	42150	45500	48900	52250	55650	
MODERATE INCOME	35000	39200	43450	47650	51000	54400	57750	61150	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Union County, MS									
VERY LOW INCOME	18450	21100	23750	26350	28500	30600	32700	34800	
LOW INCOME	29500	33700	37950	42150	45500	48900	52250	55650	
MODERATE INCOME	35000	39200	43450	47650	51000	54400	57750	61150	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Walthall County, MS									
VERY LOW INCOME	18450	21100	23750	26350	28500	30600	32700	34800	
LOW INCOME	29500	33700	37950	42150	45500	48900	52250	55650	
MODERATE INCOME	35000	39200	43450	47650	51000	54400	57750	61150	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Warren County, MS									
VERY LOW INCOME	19900	22750	25600	28400	30700	32950	35250	37500	
LOW INCOME	31800	36350	40900	45450	49100	52700	56350	60000	
MODERATE INCOME	37300	41850	46400	50950	54600	58200	61850	65500	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Washington County, MS									
VERY LOW INCOME	18450	21100	23750	26350	28500	30600	32700	34800	
LOW INCOME	29500	33700	37950	42150	45500	48900	52250	55650	
MODERATE INCOME	35000	39200	43450	47650	51000	54400	57750	61150	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES, FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES
 ** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG. OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1
 STATE:MISSISSIPPI

		----- A D J U S T E D I N C O M E L I M I T S -----							
P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*	
Wayne County, MS									
VERY LOW INCOME	18850	21550	24250	26900	29100	31250	33400	35550	
LOW INCOME	30150	34450	38750	43050	46500	49950	53400	56850	
MODERATE INCOME	35650	39950	44250	48550	52000	55450	58900	62350	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Webster County, MS									
VERY LOW INCOME	18550	21200	23850	26450	28600	30700	32800	34950	
LOW INCOME	29600	33850	38050	42300	45700	49050	52450	55850	
MODERATE INCOME	35100	39350	43550	47800	51200	54550	57950	61350	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Wilkinson County, MS									
VERY LOW INCOME	18450	21100	23750	26350	28500	30600	32700	34800	
LOW INCOME	29500	33700	37950	42150	45500	48900	52250	55650	
MODERATE INCOME	35000	39200	43450	47650	51000	54400	57750	61150	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Winston County, MS									
VERY LOW INCOME	18450	21100	23750	26350	28500	30600	32700	34800	
LOW INCOME	29500	33700	37950	42150	45500	48900	52250	55650	
MODERATE INCOME	35000	39200	43450	47650	51000	54400	57750	61150	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Yalobusha County, MS									
VERY LOW INCOME	18450	21100	23750	26350	28500	30600	32700	34800	
LOW INCOME	29500	33700	37950	42150	45500	48900	52250	55650	
MODERATE INCOME	35000	39200	43450	47650	51000	54400	57750	61150	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES,
 FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES
 ** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG.
 OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1
STATE:MISSOURI

----- A D J U S T E D I N C O M E L I M I T S -----

P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Cape Girardeau, MO-IL MSA								
Cape Girardeau County, MO SEA								
VERY LOW INCOME	23450	26800	30150	33500	36200	38900	41550	44250
LOW INCOME	37500	42900	48250	53600	57900	62200	66450	70750
MODERATE INCOME	43000	48400	53750	59100	63400	67700	71950	76250
MOD.INC-GUAR.LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Cape Girardeau, MO-IL MSA								
VERY LOW INCOME	23450	26800	30150	33500	36200	38900	41550	44250
LOW INCOME	37500	42900	48250	53600	57900	62200	66450	70750
MODERATE INCOME	43000	48400	53750	59100	63400	67700	71950	76250
MOD.INC-GUAR.LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Columbia, MO MSA								
VERY LOW INCOME	27800	31800	35750	39700	42900	46100	49250	52450
LOW INCOME	44450	50800	57150	63500	68600	73650	78750	83800
MODERATE INCOME	49950	56300	62650	69000	74100	79150	84250	89300
MOD.INC-GUAR.LOAN	63900	73050	82150	91300	98600	105900	113200	120500
Fayetteville-Springdale-Rogers, AR-MO MS								
McDonald County, MO HUD Metro FMR Area								
VERY LOW INCOME	19650	22450	25250	28050	30300	32550	34800	37050
LOW INCOME	31450	35900	40400	44900	48500	52100	55700	59250
MODERATE INCOME	36950	41400	45900	50400	54000	57600	61200	64750
MOD.INC-GUAR.LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Jefferson City, MO MSA								
Callaway County, MO HUD Metro FMR Area								
VERY LOW INCOME	24350	27800	31300	34750	37550	40350	43100	45900
LOW INCOME	38900	44500	50050	55600	60050	64500	68950	73400
MODERATE INCOME	44400	50000	55550	61100	65550	70000	74450	78900
MOD.INC-GUAR.LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Jefferson City, MO HUD Metro FMR Area								
VERY LOW INCOME	26500	30250	34050	37800	40850	43850	46900	49900
LOW INCOME	42350	48400	54450	60500	65350	70200	75000	79850
MODERATE INCOME	47850	53900	59950	66000	70850	75700	80500	85350
MOD.INC-GUAR.LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Moniteau County, MO HUD Metro FMR Area								
VERY LOW INCOME	23100	26400	29700	32950	35600	38250	40900	43500
LOW INCOME	36900	42150	47450	52700	56900	61150	65350	69550
MODERATE INCOME	42400	47650	52950	58200	62400	66650	70850	75050
MOD.INC-GUAR.LOAN	63200	72250	81250	90300	97500	104750	111950	119200

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES, FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG. OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1

STATE:MISSOURI

		A D J U S T E D I N C O M E L I M I T S							
P R O G R A M		1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Joplin, MO MSA									
	VERY LOW INCOME	22000	25150	28300	31400	33950	36450	38950	41450
	LOW INCOME	35200	40200	45250	50250	54250	58300	62300	66350
	MODERATE INCOME	40700	45700	50750	55750	59750	63800	67800	71850
	MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Kansas City, MO-KS MSA									
Bates County, MO HUD Metro FMR Area									
	VERY LOW INCOME	22150	25300	28450	31600	34150	36700	39200	41750
	LOW INCOME	35400	40450	45500	50550	54600	58650	62700	66750
	MODERATE INCOME	40900	45950	51000	56050	60100	64150	68200	72250
	MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Kansas City, MO-KS HUD Metro FMR Area									
	VERY LOW INCOME	30100	34400	38700	43000	46450	49900	53350	56800
	LOW INCOME	48150	55050	61900	68800	74300	79800	85300	90800
	MODERATE INCOME	53650	60550	67400	74300	79800	85300	90800	96300
	MOD. INC-GUAR. LOAN	69250	79100	89000	98900	106800	114700	122650	130550
Springfield, MO MSA									
Dallas County, MO HUD Metro FMR Area									
	VERY LOW INCOME	19650	22450	25250	28050	30300	32550	34800	37050
	LOW INCOME	31450	35900	40400	44900	48500	52100	55700	59250
	MODERATE INCOME	36950	41400	45900	50400	54000	57600	61200	64750
	MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Polk County, MO HUD Metro FMR Area									
	VERY LOW INCOME	19650	22450	25250	28050	30300	32550	34800	37050
	LOW INCOME	31450	35900	40400	44900	48500	52100	55700	59250
	MODERATE INCOME	36950	41400	45900	50400	54000	57600	61200	64750
	MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Springfield, MO HUD Metro FMR Area									
	VERY LOW INCOME	22900	26150	29400	32650	35300	37900	40500	43100
	LOW INCOME	36600	41800	47050	52250	56450	60600	64800	68950
	MODERATE INCOME	42100	47300	52550	57750	61950	66100	70300	74450
	MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
St. Joseph, MO-KS MSA									
	VERY LOW INCOME	22550	25750	28950	32150	34750	37300	39900	42450
	LOW INCOME	36000	41150	46300	51450	55550	59700	63800	67900
	MODERATE INCOME	41500	46650	51800	56950	61050	65200	69300	73400
	MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES,
FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG.
OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1
STATE:MISSOURI

----- A D J U S T E D I N C O M E L I M I T S -----

P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
St. Louis, MO-IL MSA								
St. Louis, MO-IL HUD Metro FMR Area								
VERY LOW INCOME	29050	33200	37350	41450	44800	48100	51400	54750
LOW INCOME	46400	53050	59650	66300	71600	76900	82200	87500
MODERATE INCOME	51900	58550	65150	71800	77100	82400	87700	93000
MOD. INC-GUAR. LOAN	66700	76250	85750	95300	102900	110550	118150	125800
Adair County, MO								
VERY LOW INCOME	22750	26000	29250	32500	35100	37700	40300	42900
LOW INCOME	36400	41600	46800	52000	56150	60300	64500	68650
MODERATE INCOME	41900	47100	52300	57500	61650	65800	70000	74150
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Atchison County, MO								
VERY LOW INCOME	22400	25600	28800	31950	34550	37100	39650	42200
LOW INCOME	35750	40900	46000	51100	55200	59300	63350	67450
MODERATE INCOME	41250	46400	51500	56600	60700	64800	68850	72950
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Audrain County, MO								
VERY LOW INCOME	20550	23450	26400	29300	31650	34000	36350	38700
LOW INCOME	32850	37500	42200	46900	50650	54400	58150	61900
MODERATE INCOME	38350	43000	47700	52400	56150	59900	63650	67400
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Barry County, MO								
VERY LOW INCOME	19650	22450	25250	28050	30300	32550	34800	37050
LOW INCOME	31450	35900	40400	44900	48500	52100	55700	59250
MODERATE INCOME	36950	41400	45900	50400	54000	57600	61200	64750
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Barton County, MO								
VERY LOW INCOME	19650	22450	25250	28050	30300	32550	34800	37050
LOW INCOME	31450	35900	40400	44900	48500	52100	55700	59250
MODERATE INCOME	36950	41400	45900	50400	54000	57600	61200	64750
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Benton County, MO								
VERY LOW INCOME	19650	22450	25250	28050	30300	32550	34800	37050
LOW INCOME	31450	35900	40400	44900	48500	52100	55700	59250
MODERATE INCOME	36950	41400	45900	50400	54000	57600	61200	64750
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES, FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES
 ** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG. OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1
STATE:MISSOURI

		A D J U S T E D I N C O M E L I M I T S							
P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*	
Butler County, MO	VERY LOW INCOME	19650	22450	25250	28050	30300	32550	34800	37050
	LOW INCOME	31450	35900	40400	44900	48500	52100	55700	59250
	MODERATE INCOME	36950	41400	45900	50400	54000	57600	61200	64750
	MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Camden County, MO	VERY LOW INCOME	22050	25200	28350	31500	34050	36550	39100	41600
	LOW INCOME	35300	40300	45350	50400	54450	58450	62500	66550
	MODERATE INCOME	40800	45800	50850	55900	59950	63950	68000	72050
	MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Carroll County, MO	VERY LOW INCOME	22050	25200	28350	31500	34050	36550	39100	41600
	LOW INCOME	35300	40300	45350	50400	54450	58450	62500	66550
	MODERATE INCOME	40800	45800	50850	55900	59950	63950	68000	72050
	MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Carter County, MO	VERY LOW INCOME	19650	22450	25250	28050	30300	32550	34800	37050
	LOW INCOME	31450	35900	40400	44900	48500	52100	55700	59250
	MODERATE INCOME	36950	41400	45900	50400	54000	57600	61200	64750
	MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Cedar County, MO	VERY LOW INCOME	19650	22450	25250	28050	30300	32550	34800	37050
	LOW INCOME	31450	35900	40400	44900	48500	52100	55700	59250
	MODERATE INCOME	36950	41400	45900	50400	54000	57600	61200	64750
	MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Chariton County, MO	VERY LOW INCOME	20450	23400	26300	29200	31550	33900	36250	38550
	LOW INCOME	32700	37350	42050	46700	50450	54150	57900	61650
	MODERATE INCOME	38200	42850	47550	52200	55950	59650	63400	67150
	MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Clark County, MO	VERY LOW INCOME	20500	23400	26350	29250	31600	33950	36300	38650
	LOW INCOME	32750	37450	42100	46800	50550	54300	58050	61800
	MODERATE INCOME	38250	42950	47600	52300	56050	59800	63550	67300
	MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Cooper County, MO	VERY LOW INCOME	23500	26850	30200	33550	36250	38950	41650	44300
	LOW INCOME	37600	42950	48350	53700	58000	62300	66600	70900
	MODERATE INCOME	43100	48450	53850	59200	63500	67800	72100	76400
	MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES, FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG. OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1

STATE:MISSOURI

		A D J U S T E D I N C O M E L I M I T S							
P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*	
Crawford County, MO									
VERY LOW INCOME	19650	22450	25250	28050	30300	32550	34800	37050	
LOW INCOME	31450	35900	40400	44900	48500	52100	55700	59250	
MODERATE INCOME	36950	41400	45900	50400	54000	57600	61200	64750	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Dade County, MO									
VERY LOW INCOME	19650	22450	25250	28050	30300	32550	34800	37050	
LOW INCOME	31450	35900	40400	44900	48500	52100	55700	59250	
MODERATE INCOME	36950	41400	45900	50400	54000	57600	61200	64750	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Daviness County, MO									
VERY LOW INCOME	21500	24600	27650	30700	33200	35650	38100	40550	
LOW INCOME	34350	39300	44200	49100	53050	56950	60900	64800	
MODERATE INCOME	39850	44800	49700	54600	58550	62450	66400	70300	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Dent County, MO									
VERY LOW INCOME	19650	22450	25250	28050	30300	32550	34800	37050	
LOW INCOME	31450	35900	40400	44900	48500	52100	55700	59250	
MODERATE INCOME	36950	41400	45900	50400	54000	57600	61200	64750	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Douglas County, MO									
VERY LOW INCOME	19650	22450	25250	28050	30300	32550	34800	37050	
LOW INCOME	31450	35900	40400	44900	48500	52100	55700	59250	
MODERATE INCOME	36950	41400	45900	50400	54000	57600	61200	64750	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Dunklin County, MO									
VERY LOW INCOME	19650	22450	25250	28050	30300	32550	34800	37050	
LOW INCOME	31450	35900	40400	44900	48500	52100	55700	59250	
MODERATE INCOME	36950	41400	45900	50400	54000	57600	61200	64750	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Gasconade County, MO									
VERY LOW INCOME	22250	25400	28600	31750	34300	36850	39400	41950	
LOW INCOME	35550	40650	45700	50800	54850	58950	63000	67050	
MODERATE INCOME	41050	46150	51200	56300	60350	64450	68500	72550	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Gentry County, MO									
VERY LOW INCOME	20500	23400	26350	29250	31600	33950	36300	38650	
LOW INCOME	32750	37450	42100	46800	50550	54300	58050	61800	
MODERATE INCOME	38250	42950	47600	52300	56050	59800	63550	67300	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES, FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG. OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1

STATE:MISSOURI

----- A D J U S T E D I N C O M E L I M I T S -----

P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Grundy County, MO								
VERY LOW INCOME	21900	25000	28150	31250	33750	36250	38750	41250
LOW INCOME	35000	40000	45000	50000	54000	58000	62000	66000
MODERATE INCOME	40500	45500	50500	55500	59500	63500	67500	71500
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Harrison County, MO								
VERY LOW INCOME	19650	22450	25250	28050	30300	32550	34800	37050
LOW INCOME	31450	35900	40400	44900	48500	52100	55700	59250
MODERATE INCOME	36950	41400	45900	50400	54000	57600	61200	64750
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Henry County, MO								
VERY LOW INCOME	19950	22800	25650	28500	30800	33100	35350	37650
LOW INCOME	31900	36500	41050	45600	49250	52900	56550	60200
MODERATE INCOME	37400	42000	46550	51100	54750	58400	62050	65700
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Hickory County, MO								
VERY LOW INCOME	19650	22450	25250	28050	30300	32550	34800	37050
LOW INCOME	31450	35900	40400	44900	48500	52100	55700	59250
MODERATE INCOME	36950	41400	45900	50400	54000	57600	61200	64750
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Holt County, MO								
VERY LOW INCOME	20900	23900	26900	29850	32250	34650	37050	39450
LOW INCOME	33450	38200	43000	47750	51550	55400	59200	63050
MODERATE INCOME	38950	43700	48500	53250	57050	60900	64700	68550
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Howard County, MO								
VERY LOW INCOME	25400	29000	32650	36250	39150	42050	44950	47850
LOW INCOME	40600	46400	52200	58000	62650	67300	71900	76550
MODERATE INCOME	46100	51900	57700	63500	68150	72800	77400	82050
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Howell County, MO								
VERY LOW INCOME	19650	22450	25250	28050	30300	32550	34800	37050
LOW INCOME	31450	35900	40400	44900	48500	52100	55700	59250
MODERATE INCOME	36950	41400	45900	50400	54000	57600	61200	64750
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Iron County, MO								
VERY LOW INCOME	19650	22450	25250	28050	30300	32550	34800	37050
LOW INCOME	31450	35900	40400	44900	48500	52100	55700	59250
MODERATE INCOME	36950	41400	45900	50400	54000	57600	61200	64750
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES, FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG. OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1
STATE:MISSOURI

----- A D J U S T E D I N C O M E L I M I T S -----

P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Johnson County, MO								
VERY LOW INCOME	23400	26750	30100	33400	36100	38750	41450	44100
LOW INCOME	37400	42750	48100	53450	57750	62000	66300	70550
MODERATE INCOME	42900	48250	53600	58950	63250	67500	71800	76050
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Knox County, MO								
VERY LOW INCOME	19650	22450	25250	28050	30300	32550	34800	37050
LOW INCOME	31450	35900	40400	44900	48500	52100	55700	59250
MODERATE INCOME	36950	41400	45900	50400	54000	57600	61200	64750
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Laclede County, MO								
VERY LOW INCOME	19650	22450	25250	28050	30300	32550	34800	37050
LOW INCOME	31450	35900	40400	44900	48500	52100	55700	59250
MODERATE INCOME	36950	41400	45900	50400	54000	57600	61200	64750
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Lawrence County, MO								
VERY LOW INCOME	19650	22450	25250	28050	30300	32550	34800	37050
LOW INCOME	31450	35900	40400	44900	48500	52100	55700	59250
MODERATE INCOME	36950	41400	45900	50400	54000	57600	61200	64750
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Lewis County, MO								
VERY LOW INCOME	21600	24700	27800	30850	33350	35800	38300	40750
LOW INCOME	34550	39500	44400	49350	53300	57250	61200	65150
MODERATE INCOME	40050	45000	49900	54850	58800	62750	66700	70650
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Linn County, MO								
VERY LOW INCOME	19650	22450	25250	28050	30300	32550	34800	37050
LOW INCOME	31450	35900	40400	44900	48500	52100	55700	59250
MODERATE INCOME	36950	41400	45900	50400	54000	57600	61200	64750
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Livingston County, MO								
VERY LOW INCOME	22000	25150	28300	31400	33950	36450	38950	41450
LOW INCOME	35200	40200	45250	50250	54250	58300	62300	66350
MODERATE INCOME	40700	45700	50750	55750	59750	63800	67800	71850
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Macon County, MO								
VERY LOW INCOME	19650	22450	25250	28050	30300	32550	34800	37050
LOW INCOME	31450	35900	40400	44900	48500	52100	55700	59250
MODERATE INCOME	36950	41400	45900	50400	54000	57600	61200	64750
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES,
FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES
** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG.
OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1
 STATE:MISSOURI

----- A D J U S T E D I N C O M E L I M I T S -----

P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Madison County, MO								
VERY LOW INCOME	19650	22450	25250	28050	30300	32550	34800	37050
LOW INCOME	31450	35900	40400	44900	48500	52100	55700	59250
MODERATE INCOME	36950	41400	45900	50400	54000	57600	61200	64750
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Maries County, MO								
VERY LOW INCOME	20650	23600	26550	29500	31900	34250	36600	38950
LOW INCOME	33050	37750	42500	47200	51000	54750	58550	62300
MODERATE INCOME	38550	43250	48000	52700	56500	60250	64050	67800
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Marion County, MO								
VERY LOW INCOME	20900	23850	26850	29800	32200	34600	37000	39350
LOW INCOME	33400	38150	42950	47700	51500	55350	59150	62950
MODERATE INCOME	38900	43650	48450	53200	57000	60850	64650	68450
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Mercer County, MO								
VERY LOW INCOME	19650	22450	25250	28050	30300	32550	34800	37050
LOW INCOME	31450	35900	40400	44900	48500	52100	55700	59250
MODERATE INCOME	36950	41400	45900	50400	54000	57600	61200	64750
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Miller County, MO								
VERY LOW INCOME	19650	22450	25250	28050	30300	32550	34800	37050
LOW INCOME	31450	35900	40400	44900	48500	52100	55700	59250
MODERATE INCOME	36950	41400	45900	50400	54000	57600	61200	64750
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Mississippi County, MO								
VERY LOW INCOME	19650	22450	25250	28050	30300	32550	34800	37050
LOW INCOME	31450	35900	40400	44900	48500	52100	55700	59250
MODERATE INCOME	36950	41400	45900	50400	54000	57600	61200	64750
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Monroe County, MO								
VERY LOW INCOME	20300	23200	26100	28950	31300	33600	35900	38250
LOW INCOME	32400	37050	41650	46300	50000	53700	57400	61100
MODERATE INCOME	37900	42550	47150	51800	55500	59200	62900	66600
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Montgomery County, MO								
VERY LOW INCOME	19650	22450	25250	28050	30300	32550	34800	37050
LOW INCOME	31450	35900	40400	44900	48500	52100	55700	59250
MODERATE INCOME	36950	41400	45900	50400	54000	57600	61200	64750
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES,
 FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES
 ** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG.
 OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1
STATE:MISSOURI

----- A D J U S T E D I N C O M E L I M I T S -----

P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Morgan County, MO								
VERY LOW INCOME	19650	22450	25250	28050	30300	32550	34800	37050
LOW INCOME	31450	35900	40400	44900	48500	52100	55700	59250
MODERATE INCOME	36950	41400	45900	50400	54000	57600	61200	64750
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
New Madrid County, MO								
VERY LOW INCOME	19650	22450	25250	28050	30300	32550	34800	37050
LOW INCOME	31450	35900	40400	44900	48500	52100	55700	59250
MODERATE INCOME	36950	41400	45900	50400	54000	57600	61200	64750
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Nodaway County, MO								
VERY LOW INCOME	22100	25250	28400	31550	34100	36600	39150	41650
LOW INCOME	35350	40400	45450	50500	54550	58600	62600	66650
MODERATE INCOME	40850	45900	50950	56000	60050	64100	68100	72150
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Oregon County, MO								
VERY LOW INCOME	19650	22450	25250	28050	30300	32550	34800	37050
LOW INCOME	31450	35900	40400	44900	48500	52100	55700	59250
MODERATE INCOME	36950	41400	45900	50400	54000	57600	61200	64750
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Ozark County, MO								
VERY LOW INCOME	19650	22450	25250	28050	30300	32550	34800	37050
LOW INCOME	31450	35900	40400	44900	48500	52100	55700	59250
MODERATE INCOME	36950	41400	45900	50400	54000	57600	61200	64750
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Pemiscot County, MO								
VERY LOW INCOME	19650	22450	25250	28050	30300	32550	34800	37050
LOW INCOME	31450	35900	40400	44900	48500	52100	55700	59250
MODERATE INCOME	36950	41400	45900	50400	54000	57600	61200	64750
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Perry County, MO								
VERY LOW INCOME	25200	28800	32400	36000	38900	41800	44650	47550
LOW INCOME	40300	46100	51850	57600	62200	66800	71400	76050
MODERATE INCOME	45800	51600	57350	63100	67700	72300	76900	81550
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Pettis County, MO								
VERY LOW INCOME	19650	22450	25250	28050	30300	32550	34800	37050
LOW INCOME	31450	35900	40400	44900	48500	52100	55700	59250
MODERATE INCOME	36950	41400	45900	50400	54000	57600	61200	64750
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES,
FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG.
OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1

STATE:MISSOURI

		A D J U S T E D I N C O M E L I M I T S							
P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*	
Phelps County, MO									
VERY LOW INCOME	21700	24800	27900	30950	33450	35950	38400	40900	
LOW INCOME	34650	39600	44550	49500	53450	57400	61400	65350	
MODERATE INCOME	40150	45100	50050	55000	58950	62900	66900	70850	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Pike County, MO									
VERY LOW INCOME	21100	24100	27100	30100	32550	34950	37350	39750	
LOW INCOME	33700	38500	43350	48150	52000	55850	59700	63550	
MODERATE INCOME	39200	44000	48850	53650	57500	61350	65200	69050	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Pulaski County, MO									
VERY LOW INCOME	22650	25850	29100	32300	34900	37500	40100	42650	
LOW INCOME	36200	41350	46550	51700	55850	59950	64100	68250	
MODERATE INCOME	41700	46850	52050	57200	61350	65450	69600	73750	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Putnam County, MO									
VERY LOW INCOME	19650	22450	25250	28050	30300	32550	34800	37050	
LOW INCOME	31450	35900	40400	44900	48500	52100	55700	59250	
MODERATE INCOME	36950	41400	45900	50400	54000	57600	61200	64750	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Ralls County, MO									
VERY LOW INCOME	22400	25600	28800	32000	34600	37150	39700	42250	
LOW INCOME	35850	40950	46100	51200	55300	59400	63500	67600	
MODERATE INCOME	41350	46450	51600	56700	60800	64900	69000	73100	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Randolph County, MO									
VERY LOW INCOME	21650	24750	27850	30900	33400	35850	38350	40800	
LOW INCOME	34600	39550	44500	49450	53400	57350	61300	65250	
MODERATE INCOME	40100	45050	50000	54950	58900	62850	66800	70750	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Reynolds County, MO									
VERY LOW INCOME	19650	22450	25250	28050	30300	32550	34800	37050	
LOW INCOME	31450	35900	40400	44900	48500	52100	55700	59250	
MODERATE INCOME	36950	41400	45900	50400	54000	57600	61200	64750	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Ripley County, MO									
VERY LOW INCOME	19650	22450	25250	28050	30300	32550	34800	37050	
LOW INCOME	31450	35900	40400	44900	48500	52100	55700	59250	
MODERATE INCOME	36950	41400	45900	50400	54000	57600	61200	64750	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES,
FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG.
OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1

STATE:MISSOURI

		A D J U S T E D I N C O M E L I M I T S							
P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*	
Saline County, MO									
VERY LOW INCOME	19650	22450	25250	28050	30300	32550	34800	37050	
LOW INCOME	31450	35900	40400	44900	48500	52100	55700	59250	
MODERATE INCOME	36950	41400	45900	50400	54000	57600	61200	64750	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Schuyler County, MO									
VERY LOW INCOME	19650	22450	25250	28050	30300	32550	34800	37050	
LOW INCOME	31450	35900	40400	44900	48500	52100	55700	59250	
MODERATE INCOME	36950	41400	45900	50400	54000	57600	61200	64750	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Scotland County, MO									
VERY LOW INCOME	21950	25100	28250	31350	33900	36400	38900	41400	
LOW INCOME	35100	40100	45150	50150	54150	58150	62200	66200	
MODERATE INCOME	40600	45600	50650	55650	59650	63650	67700	71700	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Scott County, MO									
VERY LOW INCOME	19650	22450	25250	28050	30300	32550	34800	37050	
LOW INCOME	31450	35900	40400	44900	48500	52100	55700	59250	
MODERATE INCOME	36950	41400	45900	50400	54000	57600	61200	64750	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Shannon County, MO									
VERY LOW INCOME	19650	22450	25250	28050	30300	32550	34800	37050	
LOW INCOME	31450	35900	40400	44900	48500	52100	55700	59250	
MODERATE INCOME	36950	41400	45900	50400	54000	57600	61200	64750	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Shelby County, MO									
VERY LOW INCOME	20900	23850	26850	29800	32200	34600	37000	39350	
LOW INCOME	33400	38150	42950	47700	51500	55350	59150	62950	
MODERATE INCOME	38900	43650	48450	53200	57000	60850	64650	68450	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
St. Clair County, MO									
VERY LOW INCOME	19650	22450	25250	28050	30300	32550	34800	37050	
LOW INCOME	31450	35900	40400	44900	48500	52100	55700	59250	
MODERATE INCOME	36950	41400	45900	50400	54000	57600	61200	64750	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
St. Francois County, MO									
VERY LOW INCOME	21100	24100	27100	30100	32550	34950	37350	39750	
LOW INCOME	33700	38500	43350	48150	52000	55850	59700	63550	
MODERATE INCOME	39200	44000	48850	53650	57500	61350	65200	69050	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES, FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG. OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1
 STATE:MISSOURI

----- A D J U S T E D I N C O M E L I M I T S -----

P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Ste. Genevieve County, MO								
VERY LOW INCOME	22700	25950	29200	32400	35000	37600	40200	42800
LOW INCOME	36300	41500	46650	51850	56000	60150	64300	68450
MODERATE INCOME	41800	47000	52150	57350	61500	65650	69800	73950
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Stoddard County, MO								
VERY LOW INCOME	19650	22450	25250	28050	30300	32550	34800	37050
LOW INCOME	31450	35900	40400	44900	48500	52100	55700	59250
MODERATE INCOME	36950	41400	45900	50400	54000	57600	61200	64750
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Stl County, MO								
VERY LOW INCOME	19650	22450	25250	28050	30300	32550	34800	37050
LOW INCOME	31450	35900	40400	44900	48500	52100	55700	59250
MODERATE INCOME	36950	41400	45900	50400	54000	57600	61200	64750
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Sullivan County, MO								
VERY LOW INCOME	19650	22450	25250	28050	30300	32550	34800	37050
LOW INCOME	31450	35900	40400	44900	48500	52100	55700	59250
MODERATE INCOME	36950	41400	45900	50400	54000	57600	61200	64750
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Taney County, MO								
VERY LOW INCOME	19650	22450	25250	28050	30300	32550	34800	37050
LOW INCOME	31450	35900	40400	44900	48500	52100	55700	59250
MODERATE INCOME	36950	41400	45900	50400	54000	57600	61200	64750
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Texas County, MO								
VERY LOW INCOME	19650	22450	25250	28050	30300	32550	34800	37050
LOW INCOME	31450	35900	40400	44900	48500	52100	55700	59250
MODERATE INCOME	36950	41400	45900	50400	54000	57600	61200	64750
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Vernon County, MO								
VERY LOW INCOME	19650	22450	25250	28050	30300	32550	34800	37050
LOW INCOME	31450	35900	40400	44900	48500	52100	55700	59250
MODERATE INCOME	36950	41400	45900	50400	54000	57600	61200	64750
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Washington County, MO								
VERY LOW INCOME	19650	22450	25250	28050	30300	32550	34800	37050
LOW INCOME	31450	35900	40400	44900	48500	52100	55700	59250
MODERATE INCOME	36950	41400	45900	50400	54000	57600	61200	64750
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES,
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 ** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG.
 OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1

STATE:MISSOURI		----- A D J U S T E D I N C O M E L I M I T S -----							
P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*	
Wayne County, MO									
VERY LOW INCOME	19650	22450	25250	28050	30300	32550	34800	37050	
LOW INCOME	31450	35900	40400	44900	48500	52100	55700	59250	
MODERATE INCOME	36950	41400	45900	50400	54000	57600	61200	64750	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Worth County, MO									
VERY LOW INCOME	20300	23200	26100	29000	31350	33650	36000	38300	
LOW INCOME	32500	37100	41750	46400	50100	53800	57550	61250	
MODERATE INCOME	38000	42600	47250	51900	55600	59300	63050	66750	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Wright County, MO									
VERY LOW INCOME	19650	22450	25250	28050	30300	32550	34800	37050	
LOW INCOME	31450	35900	40400	44900	48500	52100	55700	59250	
MODERATE INCOME	36950	41400	45900	50400	54000	57600	61200	64750	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES, FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES
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MFH Direct/Guaranteed & Payment Assistance Method 1

STATE:MONTANA

		A D J U S T E D I N C O M E L I M I T S							
P R O G R A M		1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Billings, MT MSA									
Billings, MT HUD Metro FMR Area									
	VERY LOW INCOME	27450	31350	35250	39150	42300	45450	48550	51700
	LOW INCOME	43850	50100	56400	62650	67650	72650	77700	82700
	MODERATE INCOME	49350	55600	61900	68150	73150	78150	83200	88200
	MOD.INC-GUAR.LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Golden Valley County, MT HUD Metro FMR Area									
	VERY LOW INCOME	26800	30600	34450	38250	41350	44400	47450	50500
	LOW INCOME	42850	48950	55100	61200	66100	71000	75900	80800
	MODERATE INCOME	48350	54450	60600	66700	71600	76500	81400	86300
	MOD.INC-GUAR.LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Great Falls, MT MSA									
	VERY LOW INCOME	25000	28600	32150	35700	38600	41450	44300	47150
	LOW INCOME	39950	45700	51400	57100	61650	66250	70800	75350
	MODERATE INCOME	45450	51200	56900	62600	67150	71750	76300	80850
	MOD.INC-GUAR.LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Missoula, MT MSA									
	VERY LOW INCOME	27700	31650	35600	39550	42750	45900	49050	52250
	LOW INCOME	44300	50650	56950	63300	68350	73450	78500	83550
	MODERATE INCOME	49800	56150	62450	68800	73850	78950	84000	89050
	MOD.INC-GUAR.LOAN	63700	72800	81900	91000	98300	105550	112850	120100
Beaverhead County, MT									
	VERY LOW INCOME	25000	28600	32150	35700	38600	41450	44300	47150
	LOW INCOME	39950	45700	51400	57100	61650	66250	70800	75350
	MODERATE INCOME	45450	51200	56900	62600	67150	71750	76300	80850
	MOD.INC-GUAR.LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Big Horn County, MT									
	VERY LOW INCOME	25000	28600	32150	35700	38600	41450	44300	47150
	LOW INCOME	39950	45700	51400	57100	61650	66250	70800	75350
	MODERATE INCOME	45450	51200	56900	62600	67150	71750	76300	80850
	MOD.INC-GUAR.LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Blaine County, MT									
	VERY LOW INCOME	25000	28600	32150	35700	38600	41450	44300	47150
	LOW INCOME	39950	45700	51400	57100	61650	66250	70800	75350
	MODERATE INCOME	45450	51200	56900	62600	67150	71750	76300	80850
	MOD.INC-GUAR.LOAN	63200	72250	81250	90300	97500	104750	111950	119200

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES,
FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG.
OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1
STATE:MONTANA

----- A D J U S T E D I N C O M E L I M I T S -----

P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Broadwater County, MT								
VERY LOW INCOME	25000	28600	32150	35700	38600	41450	44300	47150
LOW INCOME	39950	45700	51400	57100	61650	66250	70800	75350
MODERATE INCOME	45450	51200	56900	62600	67150	71750	76300	80850
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Carter County, MT								
VERY LOW INCOME	25000	28600	32150	35700	38600	41450	44300	47150
LOW INCOME	39950	45700	51400	57100	61650	66250	70800	75350
MODERATE INCOME	45450	51200	56900	62600	67150	71750	76300	80850
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Chouteau County, MT								
VERY LOW INCOME	25000	28600	32150	35700	38600	41450	44300	47150
LOW INCOME	39950	45700	51400	57100	61650	66250	70800	75350
MODERATE INCOME	45450	51200	56900	62600	67150	71750	76300	80850
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Custer County, MT								
VERY LOW INCOME	26800	30600	34450	38250	41350	44400	47450	50500
LOW INCOME	42850	48950	55100	61200	66100	71000	75900	80800
MODERATE INCOME	48350	54450	60600	66700	71600	76500	81400	86300
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Daniels County, MT								
VERY LOW INCOME	26550	30350	34150	37900	40950	44000	47000	50050
LOW INCOME	42450	48500	54600	60650	65500	70350	75200	80050
MODERATE INCOME	47950	54000	60100	66150	71000	75850	80700	85550
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Dawson County, MT								
VERY LOW INCOME	25450	29050	32700	36300	39250	42150	45050	47950
LOW INCOME	40650	46500	52300	58100	62750	67400	72050	76700
MODERATE INCOME	46150	52000	57800	63600	68250	72900	77550	82200
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Deer Lodge County, MT								
VERY LOW INCOME	25000	28600	32150	35700	38600	41450	44300	47150
LOW INCOME	39950	45700	51400	57100	61650	66250	70800	75350
MODERATE INCOME	45450	51200	56900	62600	67150	71750	76300	80850
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Fallon County, MT								
VERY LOW INCOME	27000	30850	34700	38550	41650	44750	47850	50900
LOW INCOME	43200	49350	55550	61700	66650	71550	76500	81450
MODERATE INCOME	48700	54850	61050	67200	72150	77050	82000	86950
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES, FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG. OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1

STATE:MONTANA

		A D J U S T E D I N C O M E L I M I T S							
P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*	
Fergus County, MT									
VERY LOW INCOME	25000	28600	32150	35700	38600	41450	44300	47150	
LOW INCOME	39950	45700	51400	57100	61650	66250	70800	75350	
MODERATE INCOME	45450	51200	56900	62600	67150	71750	76300	80850	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Flathead County, MT									
VERY LOW INCOME	25850	29550	33250	36900	39900	42850	45800	48750	
LOW INCOME	41350	47250	53150	59050	63750	68500	73200	77950	
MODERATE INCOME	46850	52750	58650	64550	69250	74000	78700	83450	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Gallatin County, MT									
VERY LOW INCOME	31650	36200	40700	45200	48850	52450	56050	59700	
LOW INCOME	50600	57850	65050	72300	78100	83850	89650	95450	
MODERATE INCOME	56100	63350	70550	77800	83600	89350	95150	100950	
MOD. INC-GUAR. LOAN	72750	83150	93550	103950	112250	120600	128900	137200	
Garfield County, MT									
VERY LOW INCOME	25000	28600	32150	35700	38600	41450	44300	47150	
LOW INCOME	39950	45700	51400	57100	61650	66250	70800	75350	
MODERATE INCOME	45450	51200	56900	62600	67150	71750	76300	80850	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Glacier County, MT									
VERY LOW INCOME	25000	28600	32150	35700	38600	41450	44300	47150	
LOW INCOME	39950	45700	51400	57100	61650	66250	70800	75350	
MODERATE INCOME	45450	51200	56900	62600	67150	71750	76300	80850	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Granite County, MT									
VERY LOW INCOME	25000	28600	32150	35700	38600	41450	44300	47150	
LOW INCOME	39950	45700	51400	57100	61650	66250	70800	75350	
MODERATE INCOME	45450	51200	56900	62600	67150	71750	76300	80850	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Hill County, MT									
VERY LOW INCOME	25000	28600	32150	35700	38600	41450	44300	47150	
LOW INCOME	39950	45700	51400	57100	61650	66250	70800	75350	
MODERATE INCOME	45450	51200	56900	62600	67150	71750	76300	80850	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Jefferson County, MT									
VERY LOW INCOME	29000	33150	37300	41400	44750	48050	51350	54650	
LOW INCOME	46400	53000	59650	66250	71550	76850	82150	87450	
MODERATE INCOME	51900	58500	65150	71750	77050	82350	87650	92950	
MOD. INC-GUAR. LOAN	66700	76200	85750	95250	102850	110500	118100	125750	

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES,
FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG.
OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1

STATE:MONTANA

		A D J U S T E D I N C O M E L I M I T S							
P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*	
Judith Basin County, MT									
VERY LOW INCOME	25000	28600	32150	35700	38600	41450	44300	47150	
LOW INCOME	39950	45700	51400	57100	61650	66250	70800	75350	
MODERATE INCOME	45450	51200	56900	62600	67150	71750	76300	80850	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Lake County, MT									
VERY LOW INCOME	25000	28600	32150	35700	38600	41450	44300	47150	
LOW INCOME	39950	45700	51400	57100	61650	66250	70800	75350	
MODERATE INCOME	45450	51200	56900	62600	67150	71750	76300	80850	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Lewis and Clark County, MT									
VERY LOW INCOME	29350	33550	37750	41900	45300	48650	52000	55350	
LOW INCOME	46950	53650	60350	67050	72400	77800	83150	88500	
MODERATE INCOME	52450	59150	65850	72550	77900	83300	88650	94000	
MOD. INC-GUAR. LOAN	67500	77100	86750	96400	104100	111800	119550	127250	
Liberty County, MT									
VERY LOW INCOME	25000	28600	32150	35700	38600	41450	44300	47150	
LOW INCOME	39950	45700	51400	57100	61650	66250	70800	75350	
MODERATE INCOME	45450	51200	56900	62600	67150	71750	76300	80850	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Lincoln County, MT									
VERY LOW INCOME	25000	28600	32150	35700	38600	41450	44300	47150	
LOW INCOME	39950	45700	51400	57100	61650	66250	70800	75350	
MODERATE INCOME	45450	51200	56900	62600	67150	71750	76300	80850	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Madison County, MT									
VERY LOW INCOME	25000	28600	32150	35700	38600	41450	44300	47150	
LOW INCOME	39950	45700	51400	57100	61650	66250	70800	75350	
MODERATE INCOME	45450	51200	56900	62600	67150	71750	76300	80850	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
McCl County, MT									
VERY LOW INCOME	25000	28600	32150	35700	38600	41450	44300	47150	
LOW INCOME	39950	45700	51400	57100	61650	66250	70800	75350	
MODERATE INCOME	45450	51200	56900	62600	67150	71750	76300	80850	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Meagher County, MT									
VERY LOW INCOME	25000	28600	32150	35700	38600	41450	44300	47150	
LOW INCOME	39950	45700	51400	57100	61650	66250	70800	75350	
MODERATE INCOME	45450	51200	56900	62600	67150	71750	76300	80850	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES, FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG. OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1
 STATE:MONTANA

----- A D J U S T E D I N C O M E L I M I T S -----

P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Mineral County, MT								
VERY LOW INCOME	25000	28600	32150	35700	38600	41450	44300	47150
LOW INCOME	39950	45700	51400	57100	61650	66250	70800	75350
MODERATE INCOME	45450	51200	56900	62600	67150	71750	76300	80850
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Musselshell County, MT								
VERY LOW INCOME	25000	28600	32150	35700	38600	41450	44300	47150
LOW INCOME	39950	45700	51400	57100	61650	66250	70800	75350
MODERATE INCOME	45450	51200	56900	62600	67150	71750	76300	80850
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Park County, MT								
VERY LOW INCOME	25000	28600	32150	35700	38600	41450	44300	47150
LOW INCOME	39950	45700	51400	57100	61650	66250	70800	75350
MODERATE INCOME	45450	51200	56900	62600	67150	71750	76300	80850
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Petroleum County, MT								
VERY LOW INCOME	25000	28600	32150	35700	38600	41450	44300	47150
LOW INCOME	39950	45700	51400	57100	61650	66250	70800	75350
MODERATE INCOME	45450	51200	56900	62600	67150	71750	76300	80850
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Phillips County, MT								
VERY LOW INCOME	25000	28600	32150	35700	38600	41450	44300	47150
LOW INCOME	39950	45700	51400	57100	61650	66250	70800	75350
MODERATE INCOME	45450	51200	56900	62600	67150	71750	76300	80850
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Pondera County, MT								
VERY LOW INCOME	25000	28600	32150	35700	38600	41450	44300	47150
LOW INCOME	39950	45700	51400	57100	61650	66250	70800	75350
MODERATE INCOME	45450	51200	56900	62600	67150	71750	76300	80850
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Powder River County, MT								
VERY LOW INCOME	25000	28600	32150	35700	38600	41450	44300	47150
LOW INCOME	39950	45700	51400	57100	61650	66250	70800	75350
MODERATE INCOME	45450	51200	56900	62600	67150	71750	76300	80850
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Powell County, MT								
VERY LOW INCOME	25000	28600	32150	35700	38600	41450	44300	47150
LOW INCOME	39950	45700	51400	57100	61650	66250	70800	75350
MODERATE INCOME	45450	51200	56900	62600	67150	71750	76300	80850
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES,
 FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES
 ** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG.
 OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1

STATE:MONTANA

		A D J U S T E D I N C O M E L I M I T S							
P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*	
Prairie County, MT									
VERY LOW INCOME	25000	28600	32150	35700	38600	41450	44300	47150	
LOW INCOME	39950	45700	51400	57100	61650	66250	70800	75350	
MODERATE INCOME	45450	51200	56900	62600	67150	71750	76300	80850	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Ravalli County, MT									
VERY LOW INCOME	25000	28600	32150	35700	38600	41450	44300	47150	
LOW INCOME	39950	45700	51400	57100	61650	66250	70800	75350	
MODERATE INCOME	45450	51200	56900	62600	67150	71750	76300	80850	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Richland County, MT									
VERY LOW INCOME	29050	33200	37350	41500	44850	48150	51500	54800	
LOW INCOME	46500	53100	59750	66400	71700	77000	82350	87650	
MODERATE INCOME	52000	58600	65250	71900	77200	82500	87850	93150	
MOD. INC-GUAR. LOAN	66800	76350	85900	95450	103100	110700	118350	126000	
Roosevelt County, MT									
VERY LOW INCOME	25000	28600	32150	35700	38600	41450	44300	47150	
LOW INCOME	39950	45700	51400	57100	61650	66250	70800	75350	
MODERATE INCOME	45450	51200	56900	62600	67150	71750	76300	80850	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Rosebud County, MT									
VERY LOW INCOME	26250	30000	33750	37500	40500	43500	46500	49500	
LOW INCOME	42000	48000	54000	60000	64800	69600	74400	79200	
MODERATE INCOME	47500	53500	59500	65500	70300	75100	79900	84700	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Sanders County, MT									
VERY LOW INCOME	25000	28600	32150	35700	38600	41450	44300	47150	
LOW INCOME	39950	45700	51400	57100	61650	66250	70800	75350	
MODERATE INCOME	45450	51200	56900	62600	67150	71750	76300	80850	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Sheridan County, MT									
VERY LOW INCOME	27950	31950	35950	39900	43100	46300	49500	52700	
LOW INCOME	44700	51100	57450	63850	68950	74050	79150	84300	
MODERATE INCOME	50200	56600	62950	69350	74450	79550	84650	89800	
MOD. INC-GUAR. LOAN	64250	73450	82600	91800	99150	106500	113850	121200	
Silver Bow County, MT									
VERY LOW INCOME	25000	28600	32150	35700	38600	41450	44300	47150	
LOW INCOME	39950	45700	51400	57100	61650	66250	70800	75350	
MODERATE INCOME	45450	51200	56900	62600	67150	71750	76300	80850	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES,
FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG.
OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1
 STATE:MONTANA

----- A D J U S T E D I N C O M E L I M I T S -----

P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Stillwater County, MT								
VERY LOW INCOME	28900	33000	37150	41250	44550	47850	51150	54450
LOW INCOME	46200	52800	59400	66000	71300	76550	81850	87100
MODERATE INCOME	51700	58300	64900	71500	76800	82050	87350	92600
MOD. INC-GUAR. LOAN	66450	75900	85400	94900	102500	110100	117700	125250
Sweet Grass County, MT								
VERY LOW INCOME	25000	28600	32150	35700	38600	41450	44300	47150
LOW INCOME	39950	45700	51400	57100	61650	66250	70800	75350
MODERATE INCOME	45450	51200	56900	62600	67150	71750	76300	80850
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Teton County, MT								
VERY LOW INCOME	25000	28600	32150	35700	38600	41450	44300	47150
LOW INCOME	39950	45700	51400	57100	61650	66250	70800	75350
MODERATE INCOME	45450	51200	56900	62600	67150	71750	76300	80850
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Toole County, MT								
VERY LOW INCOME	25000	28600	32150	35700	38600	41450	44300	47150
LOW INCOME	39950	45700	51400	57100	61650	66250	70800	75350
MODERATE INCOME	45450	51200	56900	62600	67150	71750	76300	80850
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Treasure County, MT								
VERY LOW INCOME	25000	28600	32150	35700	38600	41450	44300	47150
LOW INCOME	39950	45700	51400	57100	61650	66250	70800	75350
MODERATE INCOME	45450	51200	56900	62600	67150	71750	76300	80850
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Valley County, MT								
VERY LOW INCOME	25000	28600	32150	35700	38600	41450	44300	47150
LOW INCOME	39950	45700	51400	57100	61650	66250	70800	75350
MODERATE INCOME	45450	51200	56900	62600	67150	71750	76300	80850
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Wheatland County, MT								
VERY LOW INCOME	25000	28600	32150	35700	38600	41450	44300	47150
LOW INCOME	39950	45700	51400	57100	61650	66250	70800	75350
MODERATE INCOME	45450	51200	56900	62600	67150	71750	76300	80850
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Wibaux County, MT								
VERY LOW INCOME	25000	28600	32150	35700	38600	41450	44300	47150
LOW INCOME	39950	45700	51400	57100	61650	66250	70800	75350
MODERATE INCOME	45450	51200	56900	62600	67150	71750	76300	80850
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES,
 FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES
 ** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG.
 OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1

STATE:NEBRASKA

		A D J U S T E D I N C O M E L I M I T S							
P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*	
Grand Island, NE MSA									
Hall County, NE HUD Metro FMR Area									
VERY LOW INCOME	25100	28650	32250	35800	38700	41550	44400	47300	
LOW INCOME	40100	45850	51550	57300	61900	66450	71050	75650	
MODERATE INCOME	45600	51350	57050	62800	67400	71950	76550	81150	
MOD.INC-GUAR.LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Hamilton County, NE HUD Metro FMR Area									
VERY LOW INCOME	28100	32100	36100	40100	43350	46550	49750	52950	
LOW INCOME	44900	51300	57750	64150	69300	74400	79550	84700	
MODERATE INCOME	50400	56800	63250	69650	74800	79900	85050	90200	
MOD.INC-GUAR.LOAN	64550	73750	83000	92200	99600	106950	114350	121700	
Howard County, NE HUD Metro FMR Area									
VERY LOW INCOME	25450	29100	32750	36350	39300	42200	45100	48000	
LOW INCOME	40700	46500	52350	58150	62800	67450	72100	76750	
MODERATE INCOME	46200	52000	57850	63650	68300	72950	77600	82250	
MOD.INC-GUAR.LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Merrick County, NE HUD Metro FMR Area									
VERY LOW INCOME	25100	28650	32250	35800	38700	41550	44400	47300	
LOW INCOME	40100	45850	51550	57300	61900	66450	71050	75650	
MODERATE INCOME	45600	51350	57050	62800	67400	71950	76550	81150	
MOD.INC-GUAR.LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Lincoln, NE MSA									
Lincoln, NE HUD Metro FMR Area									
VERY LOW INCOME	28750	32850	36950	41050	44350	47650	50950	54200	
LOW INCOME	46000	52550	59150	65700	70950	76200	81450	86700	
MODERATE INCOME	51500	58050	64650	71200	76450	81700	86950	92200	
MOD.INC-GUAR.LOAN	66100	75550	85000	94450	102000	109550	117100	124650	
Seward County, NE HUD Metro FMR Area									
VERY LOW INCOME	29650	33850	38100	42300	45700	49100	52500	55850	
LOW INCOME	47400	54150	60950	67700	73100	78550	83950	89350	
MODERATE INCOME	52900	59650	66450	73200	78600	84050	89450	94850	
MOD.INC-GUAR.LOAN	68100	77850	87550	97300	105100	112850	120650	128450	
Omaha-Council Bluffs, NE-IA MSA									
Omaha-Council Bluffs, NE-IA HUD Metro FMR Area									
VERY LOW INCOME	30450	34800	39150	43500	47000	50500	53950	57450	
LOW INCOME	48700	55700	62650	69600	75150	80750	86300	91850	
MODERATE INCOME	54200	61200	68150	75100	80650	86250	91800	97350	
MOD.INC-GUAR.LOAN	70050	80050	90050	100050	108050	116050	124050	132050	

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES, FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG. OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1

STATE:NEBRASKA

		A D J U S T E D I N C O M E L I M I T S							
P R O G R A M		1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Saunders County, NE HUD Metro FMR Area									
	VERY LOW INCOME	29000	33150	37300	41400	44750	48050	51350	54650
	LOW INCOME	46400	53000	59650	66250	71550	76850	82150	87450
	MODERATE INCOME	51900	58500	65150	71750	77050	82350	87650	92950
	MOD. INC-GUAR. LOAN	66700	76200	85750	95250	102850	110500	118100	125750
Sioux City, IA-NE-SD MSA									
Sioux City, IA-NE-SD HUD Metro FMR Area									
	VERY LOW INCOME	26250	30000	33750	37500	40500	43500	46500	49500
	LOW INCOME	42000	48000	54000	60000	64800	69600	74400	79200
	MODERATE INCOME	47500	53500	59500	65500	70300	75100	79900	84700
	MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Adams County, NE									
	VERY LOW INCOME	25550	29200	32850	36450	39400	42300	45200	48150
	LOW INCOME	40800	46650	52450	58300	62950	67650	72300	76950
	MODERATE INCOME	46300	52150	57950	63800	68450	73150	77800	82450
	MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Antelope County, NE									
	VERY LOW INCOME	25100	28650	32250	35800	38700	41550	44400	47300
	LOW INCOME	40100	45850	51550	57300	61900	66450	71050	75650
	MODERATE INCOME	45600	51350	57050	62800	67400	71950	76550	81150
	MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Arthur County, NE									
	VERY LOW INCOME	25100	28650	32250	35800	38700	41550	44400	47300
	LOW INCOME	40100	45850	51550	57300	61900	66450	71050	75650
	MODERATE INCOME	45600	51350	57050	62800	67400	71950	76550	81150
	MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Banner County, NE									
	VERY LOW INCOME	25100	28650	32250	35800	38700	41550	44400	47300
	LOW INCOME	40100	45850	51550	57300	61900	66450	71050	75650
	MODERATE INCOME	45600	51350	57050	62800	67400	71950	76550	81150
	MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Blaine County, NE									
	VERY LOW INCOME	25100	28650	32250	35800	38700	41550	44400	47300
	LOW INCOME	40100	45850	51550	57300	61900	66450	71050	75650
	MODERATE INCOME	45600	51350	57050	62800	67400	71950	76550	81150
	MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES,
FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG.
OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1
STATE:NEBRASKA

----- A D J U S T E D I N C O M E L I M I T S -----

P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Bol County, NE								
VERY LOW INCOME	25650	29300	32950	36600	39550	42500	45400	48350
LOW INCOME	41000	46850	52700	58550	63250	67900	72600	77300
MODERATE INCOME	46500	52350	58200	64050	68750	73400	78100	82800
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Box Butte County, NE								
VERY LOW INCOME	27500	31400	35350	39250	42400	45550	48700	51850
LOW INCOME	43950	50250	56500	62800	67800	72850	77850	82900
MODERATE INCOME	49450	55750	62000	68300	73300	78350	83350	88400
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Boyd County, NE								
VERY LOW INCOME	25100	28650	32250	35800	38700	41550	44400	47300
LOW INCOME	40100	45850	51550	57300	61900	66450	71050	75650
MODERATE INCOME	45600	51350	57050	62800	67400	71950	76550	81150
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Brown County, NE								
VERY LOW INCOME	25100	28650	32250	35800	38700	41550	44400	47300
LOW INCOME	40100	45850	51550	57300	61900	66450	71050	75650
MODERATE INCOME	45600	51350	57050	62800	67400	71950	76550	81150
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Buffalo County, NE								
VERY LOW INCOME	27250	31150	35050	38900	42050	45150	48250	51350
LOW INCOME	43600	49800	56050	62250	67250	72200	77200	82150
MODERATE INCOME	49100	55300	61550	67750	72750	77700	82700	87650
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Burt County, NE								
VERY LOW INCOME	25100	28650	32250	35800	38700	41550	44400	47300
LOW INCOME	40100	45850	51550	57300	61900	66450	71050	75650
MODERATE INCOME	45600	51350	57050	62800	67400	71950	76550	81150
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Butler County, NE								
VERY LOW INCOME	25100	28650	32250	35800	38700	41550	44400	47300
LOW INCOME	40100	45850	51550	57300	61900	66450	71050	75650
MODERATE INCOME	45600	51350	57050	62800	67400	71950	76550	81150
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Cedar County, NE								
VERY LOW INCOME	26500	30250	34050	37800	40850	43850	46900	49900
LOW INCOME	42350	48400	54450	60500	65350	70200	75000	79850
MODERATE INCOME	47850	53900	59950	66000	70850	75700	80500	85350
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES,
FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES
** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG.
OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1

STATE:NEBRASKA

		A D J U S T E D I N C O M E L I M I T S							
P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*	
Chase County, NE									
VERY LOW INCOME	25100	28650	32250	35800	38700	41550	44400	47300	
LOW INCOME	40100	45850	51550	57300	61900	66450	71050	75650	
MODERATE INCOME	45600	51350	57050	62800	67400	71950	76550	81150	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Cherry County, NE									
VERY LOW INCOME	25100	28650	32250	35800	38700	41550	44400	47300	
LOW INCOME	40100	45850	51550	57300	61900	66450	71050	75650	
MODERATE INCOME	45600	51350	57050	62800	67400	71950	76550	81150	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Cheyenne County, NE									
VERY LOW INCOME	28800	32900	37000	41100	44400	47700	51000	54300	
LOW INCOME	46050	52600	59200	65750	71000	76250	81550	86800	
MODERATE INCOME	51550	58100	64700	71250	76500	81750	87050	92300	
MOD. INC-GUAR. LOAN	66150	75600	85050	94500	102050	109600	117200	124750	
Clay County, NE									
VERY LOW INCOME	25100	28650	32250	35800	38700	41550	44400	47300	
LOW INCOME	40100	45850	51550	57300	61900	66450	71050	75650	
MODERATE INCOME	45600	51350	57050	62800	67400	71950	76550	81150	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Colfax County, NE									
VERY LOW INCOME	25100	28650	32250	35800	38700	41550	44400	47300	
LOW INCOME	40100	45850	51550	57300	61900	66450	71050	75650	
MODERATE INCOME	45600	51350	57050	62800	67400	71950	76550	81150	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Cuming County, NE									
VERY LOW INCOME	25100	28650	32250	35800	38700	41550	44400	47300	
LOW INCOME	40100	45850	51550	57300	61900	66450	71050	75650	
MODERATE INCOME	45600	51350	57050	62800	67400	71950	76550	81150	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Custer County, NE									
VERY LOW INCOME	25100	28650	32250	35800	38700	41550	44400	47300	
LOW INCOME	40100	45850	51550	57300	61900	66450	71050	75650	
MODERATE INCOME	45600	51350	57050	62800	67400	71950	76550	81150	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Dawes County, NE									
VERY LOW INCOME	25100	28650	32250	35800	38700	41550	44400	47300	
LOW INCOME	40100	45850	51550	57300	61900	66450	71050	75650	
MODERATE INCOME	45600	51350	57050	62800	67400	71950	76550	81150	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES, FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG. OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1

STATE:NEBRASKA

		A D J U S T E D I N C O M E L I M I T S							
P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*	
Dawson County, NE									
VERY LOW INCOME	25100	28650	32250	35800	38700	41550	44400	47300	
LOW INCOME	40100	45850	51550	57300	61900	66450	71050	75650	
MODERATE INCOME	45600	51350	57050	62800	67400	71950	76550	81150	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Deuel County, NE									
VERY LOW INCOME	25100	28650	32250	35800	38700	41550	44400	47300	
LOW INCOME	40100	45850	51550	57300	61900	66450	71050	75650	
MODERATE INCOME	45600	51350	57050	62800	67400	71950	76550	81150	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Dodge County, NE									
VERY LOW INCOME	25100	28650	32250	35800	38700	41550	44400	47300	
LOW INCOME	40100	45850	51550	57300	61900	66450	71050	75650	
MODERATE INCOME	45600	51350	57050	62800	67400	71950	76550	81150	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Dundy County, NE									
VERY LOW INCOME	25100	28650	32250	35800	38700	41550	44400	47300	
LOW INCOME	40100	45850	51550	57300	61900	66450	71050	75650	
MODERATE INCOME	45600	51350	57050	62800	67400	71950	76550	81150	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Fillmore County, NE									
VERY LOW INCOME	25450	29050	32700	36300	39250	42150	45050	47950	
LOW INCOME	40650	46500	52300	58100	62750	67400	72050	76700	
MODERATE INCOME	46150	52000	57800	63600	68250	72900	77550	82200	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Franklin County, NE									
VERY LOW INCOME	25100	28650	32250	35800	38700	41550	44400	47300	
LOW INCOME	40100	45850	51550	57300	61900	66450	71050	75650	
MODERATE INCOME	45600	51350	57050	62800	67400	71950	76550	81150	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Frontier County, NE									
VERY LOW INCOME	25100	28650	32250	35800	38700	41550	44400	47300	
LOW INCOME	40100	45850	51550	57300	61900	66450	71050	75650	
MODERATE INCOME	45600	51350	57050	62800	67400	71950	76550	81150	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Furnas County, NE									
VERY LOW INCOME	25100	28650	32250	35800	38700	41550	44400	47300	
LOW INCOME	40100	45850	51550	57300	61900	66450	71050	75650	
MODERATE INCOME	45600	51350	57050	62800	67400	71950	76550	81150	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES,
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** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG.
OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1
 STATE:NEBRASKA

----- A D J U S T E D I N C O M E L I M I T S -----

P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Gage County, NE								
VERY LOW INCOME	25100	28650	32250	35800	38700	41550	44400	47300
LOW INCOME	40100	45850	51550	57300	61900	66450	71050	75650
MODERATE INCOME	45600	51350	57050	62800	67400	71950	76550	81150
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Garden County, NE								
VERY LOW INCOME	26050	29800	33500	37200	40200	43200	46150	49150
LOW INCOME	41650	47600	53550	59500	64250	69000	73800	78550
MODERATE INCOME	47150	53100	59050	65000	69750	74500	79300	84050
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Garfield County, NE								
VERY LOW INCOME	25100	28650	32250	35800	38700	41550	44400	47300
LOW INCOME	40100	45850	51550	57300	61900	66450	71050	75650
MODERATE INCOME	45600	51350	57050	62800	67400	71950	76550	81150
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Gosper County, NE								
VERY LOW INCOME	28250	32300	36350	40350	43600	46850	50050	53300
LOW INCOME	45200	51650	58100	64550	69700	74900	80050	85200
MODERATE INCOME	50700	57150	63600	70050	75200	80400	85550	90700
MOD. INC-GUAR. LOAN	64950	74250	83500	92800	100200	107650	115050	122500
Grant County, NE								
VERY LOW INCOME	25100	28650	32250	35800	38700	41550	44400	47300
LOW INCOME	40100	45850	51550	57300	61900	66450	71050	75650
MODERATE INCOME	45600	51350	57050	62800	67400	71950	76550	81150
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Greeley County, NE								
VERY LOW INCOME	25100	28650	32250	35800	38700	41550	44400	47300
LOW INCOME	40100	45850	51550	57300	61900	66450	71050	75650
MODERATE INCOME	45600	51350	57050	62800	67400	71950	76550	81150
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Harlan County, NE								
VERY LOW INCOME	25100	28650	32250	35800	38700	41550	44400	47300
LOW INCOME	40100	45850	51550	57300	61900	66450	71050	75650
MODERATE INCOME	45600	51350	57050	62800	67400	71950	76550	81150
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Hayes County, NE								
VERY LOW INCOME	25100	28650	32250	35800	38700	41550	44400	47300
LOW INCOME	40100	45850	51550	57300	61900	66450	71050	75650
MODERATE INCOME	45600	51350	57050	62800	67400	71950	76550	81150
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES,
 FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES
 ** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG.
 OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1

STATE:NEBRASKA

		A D J U S T E D I N C O M E L I M I T S							
P R O G R A M		1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Hitchcock County, NE									
	VERY LOW INCOME	25100	28650	32250	35800	38700	41550	44400	47300
	LOW INCOME	40100	45850	51550	57300	61900	66450	71050	75650
	MODERATE INCOME	45600	51350	57050	62800	67400	71950	76550	81150
	MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Holt County, NE									
	VERY LOW INCOME	25100	28650	32250	35800	38700	41550	44400	47300
	LOW INCOME	40100	45850	51550	57300	61900	66450	71050	75650
	MODERATE INCOME	45600	51350	57050	62800	67400	71950	76550	81150
	MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Hooker County, NE									
	VERY LOW INCOME	25100	28650	32250	35800	38700	41550	44400	47300
	LOW INCOME	40100	45850	51550	57300	61900	66450	71050	75650
	MODERATE INCOME	45600	51350	57050	62800	67400	71950	76550	81150
	MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Jefferson County, NE									
	VERY LOW INCOME	25100	28650	32250	35800	38700	41550	44400	47300
	LOW INCOME	40100	45850	51550	57300	61900	66450	71050	75650
	MODERATE INCOME	45600	51350	57050	62800	67400	71950	76550	81150
	MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Johnson County, NE									
	VERY LOW INCOME	25100	28650	32250	35800	38700	41550	44400	47300
	LOW INCOME	40100	45850	51550	57300	61900	66450	71050	75650
	MODERATE INCOME	45600	51350	57050	62800	67400	71950	76550	81150
	MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Kearney County, NE									
	VERY LOW INCOME	26600	30400	34200	37950	41000	44050	47100	50100
	LOW INCOME	42500	48550	54650	60700	65550	70400	75250	80100
	MODERATE INCOME	48000	54050	60150	66200	71050	75900	80750	85600
	MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Keith County, NE									
	VERY LOW INCOME	25100	28650	32250	35800	38700	41550	44400	47300
	LOW INCOME	40100	45850	51550	57300	61900	66450	71050	75650
	MODERATE INCOME	45600	51350	57050	62800	67400	71950	76550	81150
	MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Keya Paha County, NE									
	VERY LOW INCOME	25100	28650	32250	35800	38700	41550	44400	47300
	LOW INCOME	40100	45850	51550	57300	61900	66450	71050	75650
	MODERATE INCOME	45600	51350	57050	62800	67400	71950	76550	81150
	MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES,
FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG.
OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1
STATE:NEBRASKA

----- A D J U S T E D I N C O M E L I M I T S -----

P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Kimball County, NE								
VERY LOW INCOME	25100	28650	32250	35800	38700	41550	44400	47300
LOW INCOME	40100	45850	51550	57300	61900	66450	71050	75650
MODERATE INCOME	45600	51350	57050	62800	67400	71950	76550	81150
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Knox County, NE								
VERY LOW INCOME	25100	28650	32250	35800	38700	41550	44400	47300
LOW INCOME	40100	45850	51550	57300	61900	66450	71050	75650
MODERATE INCOME	45600	51350	57050	62800	67400	71950	76550	81150
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Lincoln County, NE								
VERY LOW INCOME	25750	29400	33100	36750	39700	42650	45600	48550
LOW INCOME	41150	47050	52900	58800	63500	68200	72900	77600
MODERATE INCOME	46650	52550	58400	64300	69000	73700	78400	83100
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Logan County, NE								
VERY LOW INCOME	25100	28650	32250	35800	38700	41550	44400	47300
LOW INCOME	40100	45850	51550	57300	61900	66450	71050	75650
MODERATE INCOME	45600	51350	57050	62800	67400	71950	76550	81150
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Loup County, NE								
VERY LOW INCOME	25100	28650	32250	35800	38700	41550	44400	47300
LOW INCOME	40100	45850	51550	57300	61900	66450	71050	75650
MODERATE INCOME	45600	51350	57050	62800	67400	71950	76550	81150
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Madison County, NE								
VERY LOW INCOME	25100	28650	32250	35800	38700	41550	44400	47300
LOW INCOME	40100	45850	51550	57300	61900	66450	71050	75650
MODERATE INCOME	45600	51350	57050	62800	67400	71950	76550	81150
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
McPherson County, NE								
VERY LOW INCOME	26050	29750	33450	37150	40150	43100	46100	49050
LOW INCOME	41600	47550	53500	59450	64200	68950	73700	78450
MODERATE INCOME	47100	53050	59000	64950	69700	74450	79200	83950
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Morrill County, NE								
VERY LOW INCOME	25100	28650	32250	35800	38700	41550	44400	47300
LOW INCOME	40100	45850	51550	57300	61900	66450	71050	75650
MODERATE INCOME	45600	51350	57050	62800	67400	71950	76550	81150
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES,
FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES
** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG.
OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1
 STATE:NEBRASKA

----- A D J U S T E D I N C O M E L I M I T S -----

P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Nance County, NE								
VERY LOW INCOME	25100	28650	32250	35800	38700	41550	44400	47300
LOW INCOME	40100	45850	51550	57300	61900	66450	71050	75650
MODERATE INCOME	45600	51350	57050	62800	67400	71950	76550	81150
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Nemaha County, NE								
VERY LOW INCOME	27750	31700	35650	39600	42800	45950	49150	52300
LOW INCOME	44350	50700	57000	63350	68400	73500	78550	83600
MODERATE INCOME	49850	56200	62500	68850	73900	79000	84050	89100
MOD. INC-GUAR. LOAN	63750	72850	81950	91050	98350	105600	112900	120200
Nuckolls County, NE								
VERY LOW INCOME	25100	28650	32250	35800	38700	41550	44400	47300
LOW INCOME	40100	45850	51550	57300	61900	66450	71050	75650
MODERATE INCOME	45600	51350	57050	62800	67400	71950	76550	81150
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Otoe County, NE								
VERY LOW INCOME	25700	29350	33000	36650	39600	42550	45450	48400
LOW INCOME	41050	46900	52800	58650	63350	68050	72750	77400
MODERATE INCOME	46550	52400	58300	64150	68850	73550	78250	82900
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Pawnee County, NE								
VERY LOW INCOME	25100	28650	32250	35800	38700	41550	44400	47300
LOW INCOME	40100	45850	51550	57300	61900	66450	71050	75650
MODERATE INCOME	45600	51350	57050	62800	67400	71950	76550	81150
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Perkins County, NE								
VERY LOW INCOME	26050	29750	33450	37150	40150	43100	46100	49050
LOW INCOME	41600	47550	53500	59450	64200	68950	73700	78450
MODERATE INCOME	47100	53050	59000	64950	69700	74450	79200	83950
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Phelps County, NE								
VERY LOW INCOME	26900	30750	34600	38400	41500	44550	47650	50700
LOW INCOME	43000	49150	55300	61450	66350	71300	76200	81100
MODERATE INCOME	48500	54650	60800	66950	71850	76800	81700	86600
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Pierce County, NE								
VERY LOW INCOME	26000	29700	33400	37100	40100	43050	46050	49000
LOW INCOME	41550	47500	53400	59350	64100	68850	73600	78350
MODERATE INCOME	47050	53000	58900	64850	69600	74350	79100	83850
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES,
 FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES
 ** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG.
 OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1

STATE:NEBRASKA

		A D J U S T E D I N C O M E L I M I T S							
P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*	
Platte County, NE									
VERY LOW INCOME	27300	31200	35100	39000	42150	45250	48400	51500	
LOW INCOME	43700	49900	56150	62400	67400	72400	77400	82350	
MODERATE INCOME	49200	55400	61650	67900	72900	77900	82900	87850	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Polk County, NE									
VERY LOW INCOME	28600	32650	36750	40800	44100	47350	50600	53900	
LOW INCOME	45700	52250	58750	65300	70500	75750	80950	86200	
MODERATE INCOME	51200	57750	64250	70800	76000	81250	86450	91700	
MOD. INC-GUAR. LOAN	65700	75100	84450	93850	101350	108850	116350	123900	
Red Willow County, NE									
VERY LOW INCOME	25100	28650	32250	35800	38700	41550	44400	47300	
LOW INCOME	40100	45850	51550	57300	61900	66450	71050	75650	
MODERATE INCOME	45600	51350	57050	62800	67400	71950	76550	81150	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Richardson County, NE									
VERY LOW INCOME	25100	28650	32250	35800	38700	41550	44400	47300	
LOW INCOME	40100	45850	51550	57300	61900	66450	71050	75650	
MODERATE INCOME	45600	51350	57050	62800	67400	71950	76550	81150	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Rock County, NE									
VERY LOW INCOME	25100	28650	32250	35800	38700	41550	44400	47300	
LOW INCOME	40100	45850	51550	57300	61900	66450	71050	75650	
MODERATE INCOME	45600	51350	57050	62800	67400	71950	76550	81150	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Saline County, NE									
VERY LOW INCOME	25100	28650	32250	35800	38700	41550	44400	47300	
LOW INCOME	40100	45850	51550	57300	61900	66450	71050	75650	
MODERATE INCOME	45600	51350	57050	62800	67400	71950	76550	81150	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Scotts Bluff County, NE									
VERY LOW INCOME	25100	28650	32250	35800	38700	41550	44400	47300	
LOW INCOME	40100	45850	51550	57300	61900	66450	71050	75650	
MODERATE INCOME	45600	51350	57050	62800	67400	71950	76550	81150	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Sheridan County, NE									
VERY LOW INCOME	25100	28650	32250	35800	38700	41550	44400	47300	
LOW INCOME	40100	45850	51550	57300	61900	66450	71050	75650	
MODERATE INCOME	45600	51350	57050	62800	67400	71950	76550	81150	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES, FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG. OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1
 STATE:NEBRASKA

----- A D J U S T E D I N C O M E L I M I T S -----

P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Sherman County, NE								
VERY LOW INCOME	25100	28650	32250	35800	38700	41550	44400	47300
LOW INCOME	40100	45850	51550	57300	61900	66450	71050	75650
MODERATE INCOME	45600	51350	57050	62800	67400	71950	76550	81150
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Sioux County, NE								
VERY LOW INCOME	25100	28650	32250	35800	38700	41550	44400	47300
LOW INCOME	40100	45850	51550	57300	61900	66450	71050	75650
MODERATE INCOME	45600	51350	57050	62800	67400	71950	76550	81150
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Stanton County, NE								
VERY LOW INCOME	25750	29400	33100	36750	39700	42650	45600	48550
LOW INCOME	41150	47050	52900	58800	63500	68200	72900	77600
MODERATE INCOME	46650	52550	58400	64300	69000	73700	78400	83100
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Thayer County, NE								
VERY LOW INCOME	25100	28650	32250	35800	38700	41550	44400	47300
LOW INCOME	40100	45850	51550	57300	61900	66450	71050	75650
MODERATE INCOME	45600	51350	57050	62800	67400	71950	76550	81150
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Thomas County, NE								
VERY LOW INCOME	26500	30300	34100	37850	40900	43950	46950	50000
LOW INCOME	42400	48450	54500	60550	65400	70250	75100	79950
MODERATE INCOME	47900	53950	60000	66050	70900	75750	80600	85450
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Thurston County, NE								
VERY LOW INCOME	25100	28650	32250	35800	38700	41550	44400	47300
LOW INCOME	40100	45850	51550	57300	61900	66450	71050	75650
MODERATE INCOME	45600	51350	57050	62800	67400	71950	76550	81150
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Valley County, NE								
VERY LOW INCOME	25100	28650	32250	35800	38700	41550	44400	47300
LOW INCOME	40100	45850	51550	57300	61900	66450	71050	75650
MODERATE INCOME	45600	51350	57050	62800	67400	71950	76550	81150
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Wayne County, NE								
VERY LOW INCOME	26800	30600	34450	38250	41350	44400	47450	50500
LOW INCOME	42850	48950	55100	61200	66100	71000	75900	80800
MODERATE INCOME	48350	54450	60600	66700	71600	76500	81400	86300
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES,
 FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES
 ** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG.
 OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1

STATE:NEBRASKA

----- A D J U S T E D I N C O M E L I M I T S -----

P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Webster County, NE								
VERY LOW INCOME	25100	28650	32250	35800	38700	41550	44400	47300
LOW INCOME	40100	45850	51550	57300	61900	66450	71050	75650
MODERATE INCOME	45600	51350	57050	62800	67400	71950	76550	81150
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Wheeler County, NE								
VERY LOW INCOME	25100	28650	32250	35800	38700	41550	44400	47300
LOW INCOME	40100	45850	51550	57300	61900	66450	71050	75650
MODERATE INCOME	45600	51350	57050	62800	67400	71950	76550	81150
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
York County, NE								
VERY LOW INCOME	26350	30100	33850	37600	40650	43650	46650	49650
LOW INCOME	42100	48100	54150	60150	64950	69750	74600	79400
MODERATE INCOME	47600	53600	59650	65650	70450	75250	80100	84900
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES, FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES
 ** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG. OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1
 STATE:NEVADA

----- A D J U S T E D I N C O M E L I M I T S -----

P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Carson City, NV MSA								
VERY LOW INCOME	26350	30100	33850	37600	40650	43650	46650	49650
LOW INCOME	42100	48100	54150	60150	64950	69750	74600	79400
MODERATE INCOME	47600	53600	59650	65650	70450	75250	80100	84900
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Las Vegas-Henderson-Paradise, NV MSA								
VERY LOW INCOME	26250	30000	33750	37500	40500	43500	46500	49500
LOW INCOME	42000	48000	54000	60000	64800	69600	74400	79200
MODERATE INCOME	47500	53500	59500	65500	70300	75100	79900	84700
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Reno, NV MSA								
VERY LOW INCOME	27900	31850	35850	39800	43000	46200	49400	52550
LOW INCOME	44600	50950	57350	63700	68800	73900	79000	84100
MODERATE INCOME	50100	56450	62850	69200	74300	79400	84500	89600
MOD. INC-GUAR. LOAN	64100	73250	82400	91550	98850	106200	113500	120850
Churchill County, NV								
VERY LOW INCOME	26250	30000	33750	37500	40500	43500	46500	49500
LOW INCOME	42000	48000	54000	60000	64800	69600	74400	79200
MODERATE INCOME	47500	53500	59500	65500	70300	75100	79900	84700
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Douglas County, NV								
VERY LOW INCOME	27400	31300	35200	39100	42250	45400	48500	51650
LOW INCOME	43800	50050	56300	62550	67550	72550	77550	82550
MODERATE INCOME	49300	55550	61800	68050	73050	78050	83050	88050
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Elko County, NV								
VERY LOW INCOME	32150	36750	41350	45900	49600	53250	56950	60600
LOW INCOME	51400	58750	66100	73450	79350	85200	91100	96950
MODERATE INCOME	56900	64250	71600	78950	84850	90700	96600	102450
MOD. INC-GUAR. LOAN	73900	84500	95050	105600	114050	122500	130950	139400
Esmeralda County, NV								
VERY LOW INCOME	26250	30000	33750	37500	40500	43500	46500	49500
LOW INCOME	42000	48000	54000	60000	64800	69600	74400	79200
MODERATE INCOME	47500	53500	59500	65500	70300	75100	79900	84700
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Eureka County, NV								
VERY LOW INCOME	36400	41600	46800	52000	56200	60350	64500	68650
LOW INCOME	54950	62800	70650	78500	84800	91050	97350	103600
MODERATE INCOME	60450	68300	76150	84000	90300	96550	102850	109100
MOD. INC-GUAR. LOAN	79000	90300	101550	112850	121900	130900	139950	148950

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES,
 FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES
 ** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG.
 OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1
 STATE:NEVADA

		A D J U S T E D I N C O M E L I M I T S							
P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*	
Humboldt County, NV									
VERY LOW INCOME	29800	34050	38300	42550	46000	49400	52800	56200	
LOW INCOME	47650	54500	61300	68100	73550	79000	84450	89900	
MODERATE INCOME	53150	60000	66800	73600	79050	84500	89950	95400	
MOD. INC-GUAR. LOAN	68550	78300	88100	97900	105750	113550	121400	129250	
Lander County, NV									
VERY LOW INCOME	33950	38800	43650	48500	52400	56300	60150	64050	
LOW INCOME	54300	62100	69850	77600	83800	90000	96200	102450	
MODERATE INCOME	59800	67600	75350	83100	89300	95500	101700	107950	
MOD. INC-GUAR. LOAN	78100	89250	100400	111550	120450	129400	138300	147250	
Lincoln County, NV									
VERY LOW INCOME	26250	30000	33750	37500	40500	43500	46500	49500	
LOW INCOME	42000	48000	54000	60000	64800	69600	74400	79200	
MODERATE INCOME	47500	53500	59500	65500	70300	75100	79900	84700	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Lyon County, NV									
VERY LOW INCOME	26250	30000	33750	37500	40500	43500	46500	49500	
LOW INCOME	42000	48000	54000	60000	64800	69600	74400	79200	
MODERATE INCOME	47500	53500	59500	65500	70300	75100	79900	84700	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Mineral County, NV									
VERY LOW INCOME	26250	30000	33750	37500	40500	43500	46500	49500	
LOW INCOME	42000	48000	54000	60000	64800	69600	74400	79200	
MODERATE INCOME	47500	53500	59500	65500	70300	75100	79900	84700	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Nye County, NV									
VERY LOW INCOME	26250	30000	33750	37500	40500	43500	46500	49500	
LOW INCOME	42000	48000	54000	60000	64800	69600	74400	79200	
MODERATE INCOME	47500	53500	59500	65500	70300	75100	79900	84700	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Pershing County, NV									
VERY LOW INCOME	26250	30000	33750	37500	40500	43500	46500	49500	
LOW INCOME	42000	48000	54000	60000	64800	69600	74400	79200	
MODERATE INCOME	47500	53500	59500	65500	70300	75100	79900	84700	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
White Pine County, NV									
VERY LOW INCOME	26250	30000	33750	37500	40500	43500	46500	49500	
LOW INCOME	42000	48000	54000	60000	64800	69600	74400	79200	
MODERATE INCOME	47500	53500	59500	65500	70300	75100	79900	84700	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES, FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES
 ** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG. OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1
 STATE:NEW HAMPSHIRE

----- A D J U S T E D I N C O M E L I M I T S -----

P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Boston-Cambridge-Newton, MA-NH MSA								
Boston-Cambridge-Quincy, MA-NH HUD Metro FMR Area								
VERY LOW INCOME	44800	51200	57600	63950	69100	74200	79300	84450
LOW INCOME	75450	86200	97000	107750	116350	125000	133600	142250
MODERATE INCOME	80950	91700	102500	113250	121850	130500	139100	147750
MOD. INC-GUAR. LOAN	108450	123900	139400	154900	167300	179700	192100	204450
Lawrence, MA-NH HUD Metro FMR Area								
VERY LOW INCOME	35750	40850	45950	51050	55150	59250	63350	67400
LOW INCOME	54950	62800	70650	78500	84800	91050	97350	103600
MODERATE INCOME	60450	68300	76150	84000	90300	96550	102850	109100
MOD. INC-GUAR. LOAN	79000	90300	101550	112850	121900	130900	139950	148950
Portsmouth-Rochester, NH HUD Metro FMR Area								
VERY LOW INCOME	35600	40700	45800	50850	54950	59000	63100	67150
LOW INCOME	54950	62800	70650	78500	84800	91050	97350	103600
MODERATE INCOME	60450	68300	76150	84000	90300	96550	102850	109100
MOD. INC-GUAR. LOAN	79000	90300	101550	112850	121900	130900	139950	148950
Western Rockingham County, NH HUD Metro FMR Area								
VERY LOW INCOME	39300	44900	50500	56100	60600	65100	69600	74100
LOW INCOME	54950	62800	70650	78500	84800	91050	97350	103600
MODERATE INCOME	60450	68300	76150	84000	90300	96550	102850	109100
MOD. INC-GUAR. LOAN	79000	90300	101550	112850	121900	130900	139950	148950
Manchester-Nashua, NH MSA								
Hillsborough County, NH (part) HUD Metro FMR Area								
VERY LOW INCOME	32950	37650	42350	47050	50850	54600	58350	62150
LOW INCOME	52700	60250	67750	75300	81300	87350	93350	99400
MODERATE INCOME	58200	65750	73250	80800	86800	92850	98850	104900
MOD. INC-GUAR. LOAN	75800	86600	97450	108250	116900	125550	134250	142900
Manchester, NH HUD Metro FMR Area								
VERY LOW INCOME	31050	35450	39900	44300	47850	51400	54950	58500
LOW INCOME	49650	56700	63800	70900	76550	82250	87900	93600
MODERATE INCOME	55150	62200	69300	76400	82050	87750	93400	99100
MOD. INC-GUAR. LOAN	73250	83700	94200	104650	113000	121400	129750	138150
Nashua, NH HUD Metro FMR Area								
VERY LOW INCOME	38850	44400	49950	55500	59950	64400	68850	73300
LOW INCOME	54950	62800	70650	78500	84800	91050	97350	103600
MODERATE INCOME	60450	68300	76150	84000	90300	96550	102850	109100
MOD. INC-GUAR. LOAN	79000	90300	101550	112850	121900	130900	139950	148950

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES, FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES
 ** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG. OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1

STATE:NEW HAMPSHIRE

		A D J U S T E D I N C O M E L I M I T S							
P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*	
Belknap County, NH									
VERY LOW INCOME	29900	34150	38400	42650	46100	49500	52900	56300	
LOW INCOME	47800	54600	61450	68250	73700	79150	84650	90100	
MODERATE INCOME	53300	60100	66950	73750	79200	84650	90150	95600	
MOD. INC-GUAR. LOAN	73250	83700	94200	104650	113000	121400	129750	138150	
Carroll County, NH									
VERY LOW INCOME	29900	34150	38400	42650	46100	49500	52900	56300	
LOW INCOME	47800	54600	61450	68250	73700	79150	84650	90100	
MODERATE INCOME	53300	60100	66950	73750	79200	84650	90150	95600	
MOD. INC-GUAR. LOAN	73250	83700	94200	104650	113000	121400	129750	138150	
Cheshire County, NH									
VERY LOW INCOME	30300	34600	38950	43250	46750	50200	53650	57100	
LOW INCOME	48450	55350	62300	69200	74750	80250	85800	91350	
MODERATE INCOME	53950	60850	67800	74700	80250	85750	91300	96850	
MOD. INC-GUAR. LOAN	73250	83700	94200	104650	113000	121400	129750	138150	
Coos County, NH									
VERY LOW INCOME	29900	34150	38400	42650	46100	49500	52900	56300	
LOW INCOME	47800	54600	61450	68250	73700	79150	84650	90100	
MODERATE INCOME	53300	60100	66950	73750	79200	84650	90150	95600	
MOD. INC-GUAR. LOAN	73250	83700	94200	104650	113000	121400	129750	138150	
Grafton County, NH									
VERY LOW INCOME	32450	37050	41700	46300	50050	53750	57450	61150	
LOW INCOME	51850	59300	66700	74100	80050	85950	91900	97800	
MODERATE INCOME	57350	64800	72200	79600	85550	91450	97400	103300	
MOD. INC-GUAR. LOAN	74550	85200	95850	106500	115000	123550	132050	140600	
Merrimack County, NH									
VERY LOW INCOME	32450	37100	41750	46350	50100	53800	57500	61200	
LOW INCOME	51900	59300	66750	74150	80100	86000	91950	97900	
MODERATE INCOME	57400	64800	72250	79650	85600	91500	97450	103400	
MOD. INC-GUAR. LOAN	74600	85300	95950	106600	115150	123650	132200	140700	
Sullivan County, NH									
VERY LOW INCOME	29900	34150	38400	42650	46100	49500	52900	56300	
LOW INCOME	47800	54600	61450	68250	73700	79150	84650	90100	
MODERATE INCOME	53300	60100	66950	73750	79200	84650	90150	95600	
MOD. INC-GUAR. LOAN	73250	83700	94200	104650	113000	121400	129750	138150	

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES,
FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG.
OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1

STATE:NEW JERSEY

P R O G R A M	A D J U S T E D I N C O M E L I M I T S							
	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Allentown-Bethlehem-Easton, PA-NJ MSA								
Warren County, NJ HUD Metro FMR Area								
VERY LOW INCOME	36200	41400	46550	51700	55850	60000	64150	68250
LOW INCOME	54950	62800	70650	78500	84800	91050	97350	103600
MODERATE INCOME	60450	68300	76150	84000	90300	96550	102850	109100
MOD.INC-GUAR.LOAN	79000	90300	101550	112850	121900	130900	139950	148950
Atlantic City-Hammonton, NJ MSA								
VERY LOW INCOME	29050	33200	37350	41500	44850	48150	51500	54800
LOW INCOME	46500	53100	59750	66400	71700	77000	82350	87650
MODERATE INCOME	52000	58600	65250	71900	77200	82500	87850	93150
MOD.INC-GUAR.LOAN	66800	76350	85900	95450	103100	110700	118350	126000
New York-Newark-Jersey City, NY-NJ-PA MS								
Bergen-Passaic, NJ HUD Metro FMR Area								
VERY LOW INCOME	37350	42650	48000	53300	57600	61850	66100	70400
LOW INCOME	54950	62800	70650	78500	84800	91050	97350	103600
MODERATE INCOME	60450	68300	76150	84000	90300	96550	102850	109100
MOD.INC-GUAR.LOAN	79000	90300	101550	112850	121900	130900	139950	148950
Jersey City, NJ HUD Metro FMR Area								
VERY LOW INCOME	34550	39450	44400	49300	53250	57200	61150	65100
LOW INCOME	55250	63100	71000	78900	85200	91500	97850	104150
MODERATE INCOME	60750	68600	76500	84400	90700	97000	103350	109650
MOD.INC-GUAR.LOAN	79400	90700	102050	113400	122450	131550	140600	149700
Middlesex-Somerset-Hunterdon, NJ HUD Metro FMR Area								
VERY LOW INCOME	41850	47800	53800	59750	64550	69350	74100	78900
LOW INCOME	57800	66050	74300	82550	89150	95750	102350	108950
MODERATE INCOME	63300	71550	79800	88050	94650	101250	107850	114450
MOD.INC-GUAR.LOAN	83050	94900	106800	118650	128150	137650	147150	156600
Monmouth-Ocean, NJ HUD Metro FMR Area								
VERY LOW INCOME	38300	43800	49250	54700	59100	63500	67850	72250
LOW INCOME	54950	62800	70650	78500	84800	91050	97350	103600
MODERATE INCOME	60450	68300	76150	84000	90300	96550	102850	109100
MOD.INC-GUAR.LOAN	79000	90300	101550	112850	121900	130900	139950	148950
Newark, NJ HUD Metro FMR Area								
VERY LOW INCOME	37100	42400	47700	53000	57250	61500	65750	70000
LOW INCOME	54950	62800	70650	78500	84800	91050	97350	103600
MODERATE INCOME	60450	68300	76150	84000	90300	96550	102850	109100
MOD.INC-GUAR.LOAN	79000	90300	101550	112850	121900	130900	139950	148950

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES, FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG. OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1

STATE:NEW JERSEY

		----- A D J U S T E D I N C O M E L I M I T S -----							
P R O G R A M		1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Ocean City, NJ MSA									
	VERY LOW INCOME	30050	34350	38650	42900	46350	49800	53200	56650
	LOW INCOME	48050	54900	61800	68650	74150	79650	85150	90600
	MODERATE INCOME	53550	60400	67300	74150	79650	85150	90650	96100
	MOD. INC-GUAR. LOAN	69100	78950	88850	98700	106600	114500	122400	130300
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD MSA									
	VERY LOW INCOME	33850	38650	43500	48300	52200	56050	59900	63800
	LOW INCOME	54100	61850	69550	77300	83500	89650	95850	102050
	MODERATE INCOME	59600	67350	75050	82800	89000	95150	101350	107550
	MOD. INC-GUAR. LOAN	77750	88900	100000	111100	120000	128900	137750	146650
Trenton, NJ MSA									
	VERY LOW INCOME	38050	43500	48950	54350	58700	63050	67400	71750
	LOW INCOME	54950	62800	70650	78500	84800	91050	97350	103600
	MODERATE INCOME	60450	68300	76150	84000	90300	96550	102850	109100
	MOD. INC-GUAR. LOAN	79000	90300	101550	112850	121900	130900	139950	148950
Vineland-Bridgeton, NJ MSA									
	VERY LOW INCOME	25700	29400	33050	36700	39650	42600	45550	48450
	LOW INCOME	41100	46950	52850	58700	63400	68100	72800	77500
	MODERATE INCOME	46600	52450	58350	64200	68900	73600	78300	83000
	MOD. INC-GUAR. LOAN	66600	76100	85650	95150	102750	110350	118000	125600

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES,
FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG.
OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1
 STATE:NEW MEXICO

		A D J U S T E D I N C O M E L I M I T S							
P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*	
Albuquerque, NM MSA									
VERY LOW INCOME	24200	27650	31100	34550	37350	40100	42850	45650	
LOW INCOME	38700	44250	49750	55300	59700	64150	68550	73000	
MODERATE INCOME	44200	49750	55250	60800	65200	69650	74050	78500	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Farmington, NM MSA									
VERY LOW INCOME	23150	26450	29750	33050	35700	38350	41000	43650	
LOW INCOME	37050	42300	47600	52900	57150	61350	65600	69850	
MODERATE INCOME	42550	47800	53100	58400	62650	66850	71100	75350	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Las Cruces, NM MSA									
VERY LOW INCOME	19250	22000	24750	27450	29650	31850	34050	36250	
LOW INCOME	30750	35100	39500	43900	47400	50900	54450	57950	
MODERATE INCOME	36250	40600	45000	49400	52900	56400	59950	63450	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Santa Fe, NM MSA									
VERY LOW INCOME	26600	30400	34200	38000	41050	44100	47150	50200	
LOW INCOME	42550	48650	54700	60800	65650	70550	75400	80250	
MODERATE INCOME	48050	54150	60200	66300	71150	76050	80900	85750	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Catron County, NM									
VERY LOW INCOME	19350	22100	24850	27600	29850	32050	34250	36450	
LOW INCOME	30900	35300	39750	44150	47700	51200	54750	58300	
MODERATE INCOME	36400	40800	45250	49650	53200	56700	60250	63800	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Chaves County, NM									
VERY LOW INCOME	19950	22800	25650	28500	30800	33100	35350	37650	
LOW INCOME	31900	36500	41050	45600	49250	52900	56550	60200	
MODERATE INCOME	37400	42000	46550	51100	54750	58400	62050	65700	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Cibola County, NM									
VERY LOW INCOME	19250	22000	24750	27450	29650	31850	34050	36250	
LOW INCOME	30750	35100	39500	43900	47400	50900	54450	57950	
MODERATE INCOME	36250	40600	45000	49400	52900	56400	59950	63450	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Colfax County, NM									
VERY LOW INCOME	19250	22000	24750	27450	29650	31850	34050	36250	
LOW INCOME	30750	35100	39500	43900	47400	50900	54450	57950	
MODERATE INCOME	36250	40600	45000	49400	52900	56400	59950	63450	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES, FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES
 ** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG. OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1

STATE:NEW MEXICO

----- A D J U S T E D I N C O M E L I M I T S -----

P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Curry County, NM								
VERY LOW INCOME	19500	22250	25050	27800	30050	32250	34500	36700
LOW INCOME	31150	35600	40050	44500	48050	51600	55200	58750
MODERATE INCOME	36650	41100	45550	50000	53550	57100	60700	64250
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
De Baca County, NM								
VERY LOW INCOME	19800	22600	25450	28250	30550	32800	35050	37300
LOW INCOME	31650	36150	40700	45200	48800	52450	56050	59650
MODERATE INCOME	37150	41650	46200	50700	54300	57950	61550	65150
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Eddy County, NM								
VERY LOW INCOME	25450	29100	32750	36350	39300	42200	45100	48000
LOW INCOME	40700	46500	52350	58150	62800	67450	72100	76750
MODERATE INCOME	46200	52000	57850	63650	68300	72950	77600	82250
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Grant County, NM								
VERY LOW INCOME	19250	22000	24750	27450	29650	31850	34050	36250
LOW INCOME	30750	35100	39500	43900	47400	50900	54450	57950
MODERATE INCOME	36250	40600	45000	49400	52900	56400	59950	63450
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Guadalupe County, NM								
VERY LOW INCOME	19250	22000	24750	27450	29650	31850	34050	36250
LOW INCOME	30750	35100	39500	43900	47400	50900	54450	57950
MODERATE INCOME	36250	40600	45000	49400	52900	56400	59950	63450
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Harding County, NM								
VERY LOW INCOME	19250	22000	24750	27500	29700	31900	34100	36300
LOW INCOME	30800	35200	39600	44000	47500	51050	54550	58100
MODERATE INCOME	36300	40700	45100	49500	53000	56550	60050	63600
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Hidalgo County, NM								
VERY LOW INCOME	19250	22000	24750	27450	29650	31850	34050	36250
LOW INCOME	30750	35100	39500	43900	47400	50900	54450	57950
MODERATE INCOME	36250	40600	45000	49400	52900	56400	59950	63450
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Lea County, NM								
VERY LOW INCOME	23450	26800	30150	33450	36150	38850	41500	44200
LOW INCOME	37450	42800	48150	53500	57800	62050	66350	70600
MODERATE INCOME	42950	48300	53650	59000	63300	67550	71850	76100
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES, FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG. OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1

STATE:NEW MEXICO

		A D J U S T E D I N C O M E L I M I T S							
P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*	
Lincoln County, NM									
VERY LOW INCOME	20650	23600	26550	29500	31900	34250	36600	38950	
LOW INCOME	33050	37750	42500	47200	51000	54750	58550	62300	
MODERATE INCOME	38550	43250	48000	52700	56500	60250	64050	67800	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Los Alamos County, NM									
VERY LOW INCOME	44000	50250	56550	62800	67850	72850	77900	82900	
LOW INCOME	54950	62800	70650	78500	84800	91050	97350	103600	
MODERATE INCOME	60450	68300	76150	84000	90300	96550	102850	109100	
MOD. INC-GUAR. LOAN	79000	90300	101550	112850	121900	130900	139950	148950	
Luna County, NM									
VERY LOW INCOME	19250	22000	24750	27450	29650	31850	34050	36250	
LOW INCOME	30750	35100	39500	43900	47400	50900	54450	57950	
MODERATE INCOME	36250	40600	45000	49400	52900	56400	59950	63450	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
McKinley County, NM									
VERY LOW INCOME	19250	22000	24750	27450	29650	31850	34050	36250	
LOW INCOME	30750	35100	39500	43900	47400	50900	54450	57950	
MODERATE INCOME	36250	40600	45000	49400	52900	56400	59950	63450	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Mora County, NM									
VERY LOW INCOME	19250	22000	24750	27450	29650	31850	34050	36250	
LOW INCOME	30750	35100	39500	43900	47400	50900	54450	57950	
MODERATE INCOME	36250	40600	45000	49400	52900	56400	59950	63450	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Otero County, NM									
VERY LOW INCOME	20250	23150	26050	28900	31250	33550	35850	38150	
LOW INCOME	32400	37000	41650	46250	49950	53650	57350	61050	
MODERATE INCOME	37900	42500	47150	51750	55450	59150	62850	66550	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Quay County, NM									
VERY LOW INCOME	19250	22000	24750	27450	29650	31850	34050	36250	
LOW INCOME	30750	35100	39500	43900	47400	50900	54450	57950	
MODERATE INCOME	36250	40600	45000	49400	52900	56400	59950	63450	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Rio Arriba County, NM									
VERY LOW INCOME	19250	22000	24750	27450	29650	31850	34050	36250	
LOW INCOME	30750	35100	39500	43900	47400	50900	54450	57950	
MODERATE INCOME	36250	40600	45000	49400	52900	56400	59950	63450	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES, FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG. OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1
STATE:NEW MEXICO

----- A D J U S T E D I N C O M E L I M I T S -----

P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Roosevelt County, NM								
VERY LOW INCOME	19250	22000	24750	27450	29650	31850	34050	36250
LOW INCOME	30750	35100	39500	43900	47400	50900	54450	57950
MODERATE INCOME	36250	40600	45000	49400	52900	56400	59950	63450
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
San Miguel County, NM								
VERY LOW INCOME	19250	22000	24750	27450	29650	31850	34050	36250
LOW INCOME	30750	35100	39500	43900	47400	50900	54450	57950
MODERATE INCOME	36250	40600	45000	49400	52900	56400	59950	63450
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Sierra County, NM								
VERY LOW INCOME	19250	22000	24750	27450	29650	31850	34050	36250
LOW INCOME	30750	35100	39500	43900	47400	50900	54450	57950
MODERATE INCOME	36250	40600	45000	49400	52900	56400	59950	63450
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Socorro County, NM								
VERY LOW INCOME	19250	22000	24750	27450	29650	31850	34050	36250
LOW INCOME	30750	35100	39500	43900	47400	50900	54450	57950
MODERATE INCOME	36250	40600	45000	49400	52900	56400	59950	63450
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Taos County, NM								
VERY LOW INCOME	19250	22000	24750	27450	29650	31850	34050	36250
LOW INCOME	30750	35100	39500	43900	47400	50900	54450	57950
MODERATE INCOME	36250	40600	45000	49400	52900	56400	59950	63450
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Union County, NM								
VERY LOW INCOME	20400	23300	26200	29100	31450	33800	36100	38450
LOW INCOME	32600	37250	41900	46550	50250	54000	57700	61450
MODERATE INCOME	38100	42750	47400	52050	55750	59500	63200	66950
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES,
 FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES
 ** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG.
 OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1
STATE:NEW YORK

----- A D J U S T E D I N C O M E L I M I T S -----

P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Albany-Schenectady-Troy, NY MSA								
VERY LOW INCOME	33950	38800	43650	48500	52400	56300	60150	64050
LOW INCOME	54300	62100	69850	77600	83800	90000	96200	102450
MODERATE INCOME	59800	67600	75350	83100	89300	95500	101700	107950
MOD. INC-GUAR. LOAN	78100	89250	100400	111550	120450	129400	138300	147250
Binghamton, NY MSA								
VERY LOW INCOME	26650	30450	34250	38050	41100	44150	47200	50250
LOW INCOME	42650	48700	54800	60900	65750	70650	75500	80400
MODERATE INCOME	48150	54200	60300	66400	71250	76150	81000	85900
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Buffalo-Cheektowaga-Niagara Falls, NY MSA								
VERY LOW INCOME	27200	31050	34950	38800	41950	45050	48150	51250
LOW INCOME	43450	49700	55900	62100	67050	72050	77000	81950
MODERATE INCOME	48950	55200	61400	67600	72550	77550	82500	87450
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Elmira, NY MSA								
VERY LOW INCOME	25900	29600	33300	37000	40000	42950	45900	48850
LOW INCOME	41450	47350	53300	59200	63950	68650	73400	78150
MODERATE INCOME	46950	52850	58800	64700	69450	74150	78900	83650
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Glens Falls, NY MSA								
VERY LOW INCOME	26350	30100	33850	37600	40650	43650	46650	49650
LOW INCOME	42100	48100	54150	60150	64950	69750	74600	79400
MODERATE INCOME	47600	53600	59650	65650	70450	75250	80100	84900
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Ithaca, NY MSA								
VERY LOW INCOME	30000	34250	38550	42800	46250	49650	53100	56500
LOW INCOME	47950	54800	61650	68500	74000	79450	84950	90400
MODERATE INCOME	53450	60300	67150	74000	79500	84950	90450	95900
MOD. INC-GUAR. LOAN	68900	78750	88600	98450	106350	114200	122100	129950
Kingston, NY MSA								
VERY LOW INCOME	29300	33500	37700	41850	45200	48550	51900	55250
LOW INCOME	46850	53550	60250	66950	72300	77650	83000	88350
MODERATE INCOME	52350	59050	65750	72450	77800	83150	88500	93850
MOD. INC-GUAR. LOAN	67400	77000	86650	96250	103950	111650	119350	127050
New York-Newark-Jersey City, NY-NJ-PA MS								
Nassau-Suffolk, NY HUD Metro FMR Area								
VERY LOW INCOME	44350	50650	57000	63300	68400	73450	78500	83600
LOW INCOME	65050	74300	83600	92900	100350	107750	115200	122650
MODERATE INCOME	70550	79800	89100	98400	105850	113250	120700	128150

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES, 154900 165600 176300
FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG.
OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1
 STATE:NEW YORK

		A D J U S T E D I N C O M E L I M I T S							
P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*	
New York, NY HUD Metro FMR Area									
VERY LOW INCOME	39800	45500	51200	56850	61400	65950	70500	75050	
LOW INCOME	63650	72750	81850	90950	98250	105500	112800	120050	
MODERATE INCOME	69150	78250	87350	96450	103750	111000	118300	125550	
MOD. INC-GUAR. LOAN	91550	104600	117700	130750	141200	151650	162150	172600	
Poughkeepsie-Newburgh-Middletown, NY HUD Metro FMR Area									
VERY LOW INCOME	35850	40950	46050	51150	55250	59350	63450	67550	
LOW INCOME	54950	62800	70650	78500	84800	91050	97350	103600	
MODERATE INCOME	60450	68300	76150	84000	90300	96550	102850	109100	
MOD. INC-GUAR. LOAN	79000	90300	101550	112850	121900	130900	139950	148950	
Rockland County, NY HUD Metro FMR Area									
VERY LOW INCOME	39800	45500	51200	56850	61400	65950	70500	75050	
LOW INCOME	63650	72750	81850	90950	98250	105500	112800	120050	
MODERATE INCOME	69150	78250	87350	96450	103750	111000	118300	125550	
MOD. INC-GUAR. LOAN	91550	104600	117700	130750	141200	151650	162150	172600	
Westchester County, NY Statutory Exception Area									
VERY LOW INCOME	44050	50350	56650	62900	67950	73000	78000	83050	
LOW INCOME	64450	73700	82900	92100	99450	106850	114200	121550	
MODERATE INCOME	69950	79200	88400	97600	104950	112350	119700	127050	
MOD. INC-GUAR. LOAN	92700	105900	119150	132400	143000	153600	164200	174750	
Rochester, NY MSA									
Rochester, NY HUD Metro FMR Area									
VERY LOW INCOME	26750	30600	34400	38200	41300	44350	47400	50450	
LOW INCOME	42750	48900	55000	61100	66000	70900	75750	80650	
MODERATE INCOME	48250	54400	60500	66600	71500	76400	81250	86150	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Yates County, NY HUD Metro FMR Area									
VERY LOW INCOME	24750	28250	31800	35300	38150	40950	43800	46600	
LOW INCOME	39550	45200	50850	56500	61000	65550	70050	74600	
MODERATE INCOME	45050	50700	56350	62000	66500	71050	75550	80100	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Syracuse, NY MSA									
VERY LOW INCOME	27850	31800	35800	39750	42950	46150	49300	52500	
LOW INCOME	44500	50900	57250	63600	68700	73800	78850	83950	
MODERATE INCOME	50000	56400	62750	69100	74200	79300	84350	89450	
MOD. INC-GUAR. LOAN	64000	73150	82300	91450	98750	106100	113400	120700	

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES, FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES
 ** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG. OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1

STATE:NEW YORK

		A D J U S T E D I N C O M E L I M I T S							
P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*	
Utica-Rome, NY MSA									
VERY LOW INCOME	25100	28700	32300	35850	38750	41600	44500	47350	
LOW INCOME	40150	45900	51600	57350	61950	66550	71100	75700	
MODERATE INCOME	45650	51400	57100	62850	67450	72050	76600	81200	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Watertown-Fort Drum, NY MSA									
VERY LOW INCOME	23750	27150	30550	33900	36650	39350	42050	44750	
LOW INCOME	38000	43400	48850	54250	58600	62950	67250	71600	
MODERATE INCOME	43500	48900	54350	59750	64100	68450	72750	77100	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Allegany County, NY									
VERY LOW INCOME	23550	26900	30250	33600	36300	39000	41700	44400	
LOW INCOME	37650	43000	48400	53750	58050	62350	66650	70950	
MODERATE INCOME	43150	48500	53900	59250	63550	67850	72150	76450	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Cattaraugus County, NY									
VERY LOW INCOME	23550	26900	30250	33600	36300	39000	41700	44400	
LOW INCOME	37650	43000	48400	53750	58050	62350	66650	70950	
MODERATE INCOME	43150	48500	53900	59250	63550	67850	72150	76450	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Cayuga County, NY									
VERY LOW INCOME	24900	28450	32000	35550	38400	41250	44100	46950	
LOW INCOME	39850	45500	51200	56900	61450	66000	70550	75100	
MODERATE INCOME	45350	51000	56700	62400	66950	71500	76050	80600	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Chautauqua County, NY									
VERY LOW INCOME	23550	26900	30250	33600	36300	39000	41700	44400	
LOW INCOME	37650	43000	48400	53750	58050	62350	66650	70950	
MODERATE INCOME	43150	48500	53900	59250	63550	67850	72150	76450	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Chenango County, NY									
VERY LOW INCOME	23550	26900	30250	33600	36300	39000	41700	44400	
LOW INCOME	37650	43000	48400	53750	58050	62350	66650	70950	
MODERATE INCOME	43150	48500	53900	59250	63550	67850	72150	76450	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Clinton County, NY									
VERY LOW INCOME	25800	29500	33200	36850	39800	42750	45700	48650	
LOW INCOME	41250	47150	53050	58950	63650	68400	73100	77800	
MODERATE INCOME	46750	52650	58550	64450	69150	73900	78600	83300	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES, FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG. OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1
 STATE:NEW YORK

----- A D J U S T E D I N C O M E L I M I T S -----

P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Columbia County, NY								
VERY LOW INCOME	28500	32550	36600	40650	43950	47200	50450	53700
LOW INCOME	45550	52050	58550	65050	70250	75450	80650	85850
MODERATE INCOME	51050	57550	64050	70550	75750	80950	86150	91350
MOD. INC-GUAR. LOAN	65450	74800	84150	93500	101000	108450	115950	123400
Cortland County, NY								
VERY LOW INCOME	25350	28950	32550	36150	39050	41950	44850	47750
LOW INCOME	40500	46300	52050	57850	62500	67100	71750	76350
MODERATE INCOME	46000	51800	57550	63350	68000	72600	77250	81850
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Delaware County, NY								
VERY LOW INCOME	23550	26900	30250	33600	36300	39000	41700	44400
LOW INCOME	37650	43000	48400	53750	58050	62350	66650	70950
MODERATE INCOME	43150	48500	53900	59250	63550	67850	72150	76450
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Essex County, NY								
VERY LOW INCOME	25800	29500	33200	36850	39800	42750	45700	48650
LOW INCOME	41250	47150	53050	58950	63650	68400	73100	77800
MODERATE INCOME	46750	52650	58550	64450	69150	73900	78600	83300
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Franklin County, NY								
VERY LOW INCOME	23550	26900	30250	33600	36300	39000	41700	44400
LOW INCOME	37650	43000	48400	53750	58050	62350	66650	70950
MODERATE INCOME	43150	48500	53900	59250	63550	67850	72150	76450
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Fulton County, NY								
VERY LOW INCOME	23550	26900	30250	33600	36300	39000	41700	44400
LOW INCOME	37650	43000	48400	53750	58050	62350	66650	70950
MODERATE INCOME	43150	48500	53900	59250	63550	67850	72150	76450
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Genesee County, NY								
VERY LOW INCOME	25800	29500	33200	36850	39800	42750	45700	48650
LOW INCOME	41250	47150	53050	58950	63650	68400	73100	77800
MODERATE INCOME	46750	52650	58550	64450	69150	73900	78600	83300
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Greene County, NY								
VERY LOW INCOME	25850	29550	33250	36900	39900	42850	45800	48750
LOW INCOME	41350	47250	53150	59050	63750	68500	73200	77950
MODERATE INCOME	46850	52750	58650	64550	69250	74000	78700	83450
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES,
 FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES
 ** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG.
 OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1

STATE:NEW YORK

		A D J U S T E D I N C O M E L I M I T S							
P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*	
Hamilton County, NY									
VERY LOW INCOME	23950	27400	30800	34200	36950	39700	42450	45150	
LOW INCOME	38300	43750	49250	54700	59100	63450	67850	72200	
MODERATE INCOME	43800	49250	54750	60200	64600	68950	73350	77700	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Lewis County, NY									
VERY LOW INCOME	23550	26900	30250	33600	36300	39000	41700	44400	
LOW INCOME	37650	43000	48400	53750	58050	62350	66650	70950	
MODERATE INCOME	43150	48500	53900	59250	63550	67850	72150	76450	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Montgomery County, NY									
VERY LOW INCOME	23550	26900	30250	33600	36300	39000	41700	44400	
LOW INCOME	37650	43000	48400	53750	58050	62350	66650	70950	
MODERATE INCOME	43150	48500	53900	59250	63550	67850	72150	76450	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Otsego County, NY									
VERY LOW INCOME	23850	27250	30650	34050	36800	39500	42250	44950	
LOW INCOME	38150	43600	49050	54500	58850	63200	67600	71950	
MODERATE INCOME	43650	49100	54550	60000	64350	68700	73100	77450	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Schuyler County, NY									
VERY LOW INCOME	23550	26900	30250	33600	36300	39000	41700	44400	
LOW INCOME	37650	43000	48400	53750	58050	62350	66650	70950	
MODERATE INCOME	43150	48500	53900	59250	63550	67850	72150	76450	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Seneca County, NY									
VERY LOW INCOME	24400	27900	31400	34850	37650	40450	43250	46050	
LOW INCOME	39050	44600	50200	55750	60200	64650	69150	73600	
MODERATE INCOME	44550	50100	55700	61250	65700	70150	74650	79100	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
St. Lawrence County, NY									
VERY LOW INCOME	23550	26900	30250	33600	36300	39000	41700	44400	
LOW INCOME	37650	43000	48400	53750	58050	62350	66650	70950	
MODERATE INCOME	43150	48500	53900	59250	63550	67850	72150	76450	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Steuben County, NY									
VERY LOW INCOME	23550	26900	30250	33600	36300	39000	41700	44400	
LOW INCOME	37650	43000	48400	53750	58050	62350	66650	70950	
MODERATE INCOME	43150	48500	53900	59250	63550	67850	72150	76450	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES, FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG. OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1
STATE:NEW YORK

----- A D J U S T E D I N C O M E L I M I T S -----

P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Sullivan County, NY								
VERY LOW INCOME	26450	30200	34000	37750	40800	43800	46850	49850
LOW INCOME	42300	48300	54350	60400	65250	70050	74900	79750
MODERATE INCOME	47800	53800	59850	65900	70750	75550	80400	85250
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Wyoming County, NY								
VERY LOW INCOME	24750	28300	31850	35350	38200	41050	43850	46700
LOW INCOME	39600	45250	50900	56550	61050	65600	70100	74650
MODERATE INCOME	45100	50750	56400	62050	66550	71100	75600	80150
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES,
 FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES
 ** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG.
 OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1

STATE:NORTH CAROLINA

		A D J U S T E D I N C O M E L I M I T S							
P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*	
Asheville, NC MSA									
Asheville, NC HUD Metro FMR Area									
VERY LOW INCOME	25100	28650	32250	35800	38700	41550	44400	47300	
LOW INCOME	40100	45850	51550	57300	61900	66450	71050	75650	
MODERATE INCOME	45600	51350	57050	62800	67400	71950	76550	81150	
MOD.INC-GUAR.LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Haywood County, NC HUD Metro FMR Area									
VERY LOW INCOME	21150	24200	27200	30200	32650	35050	37450	39900	
LOW INCOME	33800	38650	43450	48300	52150	56050	59900	63750	
MODERATE INCOME	39300	44150	48950	53800	57650	61550	65400	69250	
MOD.INC-GUAR.LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Burlington, NC MSA									
VERY LOW INCOME	22500	25700	28900	32100	34700	37250	39850	42400	
LOW INCOME	35950	41100	46200	51350	55450	59550	63650	67800	
MODERATE INCOME	41450	46600	51700	56850	60950	65050	69150	73300	
MOD.INC-GUAR.LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Charlotte-Concord-Gastonia, NC-SC MSA									
Charlotte-Concord-Gastonia, NC-SC HUD Metro FMR Area									
VERY LOW INCOME	29250	33400	37600	41750	45100	48450	51800	55150	
LOW INCOME	46750	53450	60100	66800	72150	77500	82850	88200	
MODERATE INCOME	52250	58950	65600	72300	77650	83000	88350	93700	
MOD.INC-GUAR.LOAN	67250	76850	86450	96050	103750	111400	119100	126800	
Iredell County, NC HUD Metro FMR Area									
VERY LOW INCOME	25600	29250	32900	36550	39500	42400	45350	48250	
LOW INCOME	40950	46800	52650	58500	63200	67850	72550	77200	
MODERATE INCOME	46450	52300	58150	64000	68700	73350	78050	82700	
MOD.INC-GUAR.LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Lincoln County, NC HUD Metro FMR Area									
VERY LOW INCOME	22950	26200	29500	32750	35400	38000	40650	43250	
LOW INCOME	36700	41900	47150	52400	56600	60800	65000	69150	
MODERATE INCOME	42200	47400	52650	57900	62100	66300	70500	74650	
MOD.INC-GUAR.LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Rowan County, NC HUD Metro FMR Area									
VERY LOW INCOME	22550	25800	29000	32200	34800	37400	39950	42550	
LOW INCOME	36050	41200	46350	51500	55600	59750	63850	68000	
MODERATE INCOME	41550	46700	51850	57000	61100	65250	69350	73500	
MOD.INC-GUAR.LOAN	63200	72250	81250	90300	97500	104750	111950	119200	

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES, FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG. OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1

STATE:NORTH CAROLINA

		A D J U S T E D I N C O M E L I M I T S							
P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*	
Durham-Chapel Hill, NC MSA									
Durham-Chapel Hill, NC HUD Metro FMR Area									
VERY LOW INCOME	31850	36400	40950	45450	49100	52750	56400	60000	
LOW INCOME	50900	58150	65450	72700	78500	84350	90150	95950	
MODERATE INCOME	56400	63650	70950	78200	84000	89850	95650	101450	
MOD.INC-GUAR.LOAN	73150	83600	94050	104500	112850	121200	129600	137950	
Person County, NC HUD Metro FMR Area									
VERY LOW INCOME	21150	24200	27200	30200	32650	35050	37450	39900	
LOW INCOME	33800	38650	43450	48300	52150	56050	59900	63750	
MODERATE INCOME	39300	44150	48950	53800	57650	61550	65400	69250	
MOD.INC-GUAR.LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Fayetteville, NC MSA									
Fayetteville, NC HUD Metro FMR Area									
VERY LOW INCOME	20350	23250	26150	29050	31400	33700	36050	38350	
LOW INCOME	32550	37200	41850	46500	50200	53950	57650	61400	
MODERATE INCOME	38050	42700	47350	52000	55700	59450	63150	66900	
MOD.INC-GUAR.LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Hoke County, NC HUD Metro FMR Area									
VERY LOW INCOME	20350	23250	26150	29050	31400	33700	36050	38350	
LOW INCOME	32550	37200	41850	46500	50200	53950	57650	61400	
MODERATE INCOME	38050	42700	47350	52000	55700	59450	63150	66900	
MOD.INC-GUAR.LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Goldsboro, NC MSA									
VERY LOW INCOME	20500	23400	26350	29250	31600	33950	36300	38650	
LOW INCOME	32750	37450	42100	46800	50550	54300	58050	61800	
MODERATE INCOME	38250	42950	47600	52300	56050	59800	63550	67300	
MOD.INC-GUAR.LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Greensboro-High Point, NC MSA									
Greensboro-High Point, NC HUD Metro FMR Area									
VERY LOW INCOME	23150	26450	29750	33050	35700	38350	41000	43650	
LOW INCOME	37050	42300	47600	52900	57150	61350	65600	69850	
MODERATE INCOME	42550	47800	53100	58400	62650	66850	71100	75350	
MOD.INC-GUAR.LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Rockingham County, NC HUD Metro FMR Area									
VERY LOW INCOME	20850	23800	26800	29750	32150	34550	36900	39300	
LOW INCOME	33300	38100	42850	47600	51400	55200	59000	62850	
MODERATE INCOME	38800	43600	48350	53100	56900	60700	64500	68350	
MOD.INC-GUAR.LOAN	63200	72250	81250	90300	97500	104750	111950	119200	

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES, FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG. OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1
 STATE:NORTH CAROLINA

		A D J U S T E D I N C O M E L I M I T S							
P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*	
Greenville, NC MSA									
VERY LOW INCOME	23350	26700	30050	33350	36050	38700	41400	44050	
LOW INCOME	37350	42700	48000	53350	57600	61900	66150	70400	
MODERATE INCOME	42850	48200	53500	58850	63100	67400	71650	75900	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Hickory-Lenoir-Morganton, NC MSA									
VERY LOW INCOME	20850	23800	26800	29750	32150	34550	36900	39300	
LOW INCOME	33300	38100	42850	47600	51400	55200	59000	62850	
MODERATE INCOME	38800	43600	48350	53100	56900	60700	64500	68350	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Jacksonville, NC MSA									
VERY LOW INCOME	20350	23250	26150	29050	31400	33700	36050	38350	
LOW INCOME	32550	37200	41850	46500	50200	53950	57650	61400	
MODERATE INCOME	38050	42700	47350	52000	55700	59450	63150	66900	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Myrtle Beach-Conway-North Myrtle Beach, Brunswick County, NC HUD Metro FMR Area									
VERY LOW INCOME	25050	28600	32200	35750	38650	41500	44350	47200	
LOW INCOME	40050	45750	51500	57200	61800	66350	70950	75500	
MODERATE INCOME	45550	51250	57000	62700	67300	71850	76450	81000	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
New Bern, NC MSA									
Craven County, NC HUD Metro FMR Area									
VERY LOW INCOME	23200	26500	29800	33100	35750	38400	41050	43700	
LOW INCOME	37050	42350	47650	52950	57200	61400	65650	69900	
MODERATE INCOME	42550	47850	53150	58450	62700	66900	71150	75400	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Jls County, NC HUD Metro FMR Area									
VERY LOW INCOME	20350	23250	26150	29050	31400	33700	36050	38350	
LOW INCOME	32550	37200	41850	46500	50200	53950	57650	61400	
MODERATE INCOME	38050	42700	47350	52000	55700	59450	63150	66900	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Pamlico County, NC HUD Metro FMR Area									
VERY LOW INCOME	21150	24200	27200	30200	32650	35050	37450	39900	
LOW INCOME	33800	38650	43450	48300	52150	56050	59900	63750	
MODERATE INCOME	39300	44150	48950	53800	57650	61550	65400	69250	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES,
 FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES
 ** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG.
 OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1
STATE:NORTH CAROLINA

----- A D J U S T E D I N C O M E L I M I T S -----

P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Pender County, NC HUD Metro FMR Area								
Pender County, NC HUD Metro FMR Area								
VERY LOW INCOME	23400	26750	30100	33400	36100	38750	41450	44100
LOW INCOME	37400	42750	48100	53450	57750	62000	66300	70550
MODERATE INCOME	42900	48250	53600	58950	63250	67500	71800	76050
MOD.INC-GUAR.LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Raleigh, NC MSA								
VERY LOW INCOME	32950	37650	42350	47050	50850	54600	58350	62150
LOW INCOME	52700	60250	67750	75300	81300	87350	93350	99400
MODERATE INCOME	58200	65750	73250	80800	86800	92850	98850	104900
MOD.INC-GUAR.LOAN	75800	86600	97450	108250	116900	125550	134250	142900
Rocky Mount, NC MSA								
VERY LOW INCOME	20350	23250	26150	29050	31400	33700	36050	38350
LOW INCOME	32550	37200	41850	46500	50200	53950	57650	61400
MODERATE INCOME	38050	42700	47350	52000	55700	59450	63150	66900
MOD.INC-GUAR.LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Virginia Beach-Norfolk-Newport News, VA-								
Gates County, NC HUD Metro FMR Area								
VERY LOW INCOME	23800	27200	30600	34000	36750	39450	42200	44900
LOW INCOME	38100	43500	48950	54400	58750	63100	67450	71800
MODERATE INCOME	43600	49000	54450	59900	64250	68600	72950	77300
MOD.INC-GUAR.LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Virginia Beach-Norfolk-Newport News, VA-NC HUD Metro FMR Are								
VERY LOW INCOME	28900	33000	37150	41250	44550	47850	51150	54450
LOW INCOME	46200	52800	59400	66000	71300	76550	81850	87100
MODERATE INCOME	51700	58300	64900	71500	76800	82050	87350	92600
MOD.INC-GUAR.LOAN	66450	75900	85400	94900	102500	110100	117700	125250
Wilmington, NC HUD Metro FMR Area								
Wilmington, NC HUD Metro FMR Area								
VERY LOW INCOME	27500	31400	35350	39250	42400	45550	48700	51850
LOW INCOME	43950	50250	56500	62800	67800	72850	77850	82900
MODERATE INCOME	49450	55750	62000	68300	73300	78350	83350	88400
MOD.INC-GUAR.LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Winston-Salem, NC MSA								
Davidson County, NC HUD Metro FMR Area								
VERY LOW INCOME	21200	24200	27250	30250	32700	35100	37550	39950
LOW INCOME	33900	38700	43550	48400	52250	56150	60000	63900
MODERATE INCOME	39400	44200	49050	53900	57750	61650	65500	69400
MOD.INC-GUAR.LOAN	63200	72250	81250	90300	97500	104750	111950	119200

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES,
FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES
** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG.
OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1

STATE:NORTH CAROLINA

P R O G R A M	A D J U S T E D I N C O M E L I M I T S							
	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Winston-Salem, NC HUD Metro FMR Area								
VERY LOW INCOME	23400	26750	30100	33400	36100	38750	41450	44100
LOW INCOME	37400	42750	48100	53450	57750	62000	66300	70550
MODERATE INCOME	42900	48250	53600	58950	63250	67500	71800	76050
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Alleghany County, NC								
VERY LOW INCOME	20350	23250	26150	29050	31400	33700	36050	38350
LOW INCOME	32550	37200	41850	46500	50200	53950	57650	61400
MODERATE INCOME	38050	42700	47350	52000	55700	59450	63150	66900
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Anson County, NC								
VERY LOW INCOME	20350	23250	26150	29050	31400	33700	36050	38350
LOW INCOME	32550	37200	41850	46500	50200	53950	57650	61400
MODERATE INCOME	38050	42700	47350	52000	55700	59450	63150	66900
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Ashe County, NC								
VERY LOW INCOME	20350	23250	26150	29050	31400	33700	36050	38350
LOW INCOME	32550	37200	41850	46500	50200	53950	57650	61400
MODERATE INCOME	38050	42700	47350	52000	55700	59450	63150	66900
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Avery County, NC								
VERY LOW INCOME	20350	23250	26150	29050	31400	33700	36050	38350
LOW INCOME	32550	37200	41850	46500	50200	53950	57650	61400
MODERATE INCOME	38050	42700	47350	52000	55700	59450	63150	66900
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Beaufort County, NC								
VERY LOW INCOME	20450	23350	26250	29150	31500	33850	36150	38500
LOW INCOME	32650	37300	42000	46650	50400	54100	57850	61600
MODERATE INCOME	38150	42800	47500	52150	55900	59600	63350	67100
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Bertie County, NC								
VERY LOW INCOME	20350	23250	26150	29050	31400	33700	36050	38350
LOW INCOME	32550	37200	41850	46500	50200	53950	57650	61400
MODERATE INCOME	38050	42700	47350	52000	55700	59450	63150	66900
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Bladen County, NC								
VERY LOW INCOME	20350	23250	26150	29050	31400	33700	36050	38350
LOW INCOME	32550	37200	41850	46500	50200	53950	57650	61400
MODERATE INCOME	38050	42700	47350	52000	55700	59450	63150	66900
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES, FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG. OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1
 STATE:NORTH CAROLINA

		A D J U S T E D I N C O M E L I M I T S							
P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*	
Camden County, NC									
VERY LOW INCOME	27400	31300	35200	39100	42250	45400	48500	51650	
LOW INCOME	43800	50050	56300	62550	67550	72550	77550	82550	
MODERATE INCOME	49300	55550	61800	68050	73050	78050	83050	88050	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Carteret County, NC									
VERY LOW INCOME	24150	27600	31050	34450	37250	40000	42750	45500	
LOW INCOME	38550	44100	49600	55100	59500	63900	68300	72750	
MODERATE INCOME	44050	49600	55100	60600	65000	69400	73800	78250	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Caswell County, NC									
VERY LOW INCOME	20350	23250	26150	29050	31400	33700	36050	38350	
LOW INCOME	32550	37200	41850	46500	50200	53950	57650	61400	
MODERATE INCOME	38050	42700	47350	52000	55700	59450	63150	66900	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Cherokee County, NC									
VERY LOW INCOME	20350	23250	26150	29050	31400	33700	36050	38350	
LOW INCOME	32550	37200	41850	46500	50200	53950	57650	61400	
MODERATE INCOME	38050	42700	47350	52000	55700	59450	63150	66900	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Chowan County, NC									
VERY LOW INCOME	20350	23250	26150	29050	31400	33700	36050	38350	
LOW INCOME	32550	37200	41850	46500	50200	53950	57650	61400	
MODERATE INCOME	38050	42700	47350	52000	55700	59450	63150	66900	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Clay County, NC									
VERY LOW INCOME	20350	23250	26150	29050	31400	33700	36050	38350	
LOW INCOME	32550	37200	41850	46500	50200	53950	57650	61400	
MODERATE INCOME	38050	42700	47350	52000	55700	59450	63150	66900	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Cleveland County, NC									
VERY LOW INCOME	20350	23250	26150	29050	31400	33700	36050	38350	
LOW INCOME	32550	37200	41850	46500	50200	53950	57650	61400	
MODERATE INCOME	38050	42700	47350	52000	55700	59450	63150	66900	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Columbus County, NC									
VERY LOW INCOME	20350	23250	26150	29050	31400	33700	36050	38350	
LOW INCOME	32550	37200	41850	46500	50200	53950	57650	61400	
MODERATE INCOME	38050	42700	47350	52000	55700	59450	63150	66900	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES,
 FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES
 ** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG.
 OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1
 STATE:NORTH CAROLINA

		A D J U S T E D I N C O M E L I M I T S							
P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*	
Dare County, NC									
VERY LOW INCOME	24600	28100	31600	35100	37950	40750	43550	46350	
LOW INCOME	39300	44900	50550	56150	60650	65150	69650	74100	
MODERATE INCOME	44800	50400	56050	61650	66150	70650	75150	79600	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Duplin County, NC									
VERY LOW INCOME	20350	23250	26150	29050	31400	33700	36050	38350	
LOW INCOME	32550	37200	41850	46500	50200	53950	57650	61400	
MODERATE INCOME	38050	42700	47350	52000	55700	59450	63150	66900	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Graham County, NC									
VERY LOW INCOME	20350	23250	26150	29050	31400	33700	36050	38350	
LOW INCOME	32550	37200	41850	46500	50200	53950	57650	61400	
MODERATE INCOME	38050	42700	47350	52000	55700	59450	63150	66900	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Granville County, NC									
VERY LOW INCOME	22900	26150	29400	32650	35300	37900	40500	43100	
LOW INCOME	36600	41800	47050	52250	56450	60600	64800	68950	
MODERATE INCOME	42100	47300	52550	57750	61950	66100	70300	74450	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Greene County, NC									
VERY LOW INCOME	20350	23250	26150	29050	31400	33700	36050	38350	
LOW INCOME	32550	37200	41850	46500	50200	53950	57650	61400	
MODERATE INCOME	38050	42700	47350	52000	55700	59450	63150	66900	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Halifax County, NC									
VERY LOW INCOME	20350	23250	26150	29050	31400	33700	36050	38350	
LOW INCOME	32550	37200	41850	46500	50200	53950	57650	61400	
MODERATE INCOME	38050	42700	47350	52000	55700	59450	63150	66900	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Harnett County, NC									
VERY LOW INCOME	22700	25950	29200	32400	35000	37600	40200	42800	
LOW INCOME	36300	41500	46650	51850	56000	60150	64300	68450	
MODERATE INCOME	41800	47000	52150	57350	61500	65650	69800	73950	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Hertford County, NC									
VERY LOW INCOME	20350	23250	26150	29050	31400	33700	36050	38350	
LOW INCOME	32550	37200	41850	46500	50200	53950	57650	61400	
MODERATE INCOME	38050	42700	47350	52000	55700	59450	63150	66900	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES, FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES
 ** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG. OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1

STATE:NORTH CAROLINA

		A D J U S T E D I N C O M E L I M I T S							
P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*	
Hyde County, NC									
VERY LOW INCOME	20350	23250	26150	29050	31400	33700	36050	38350	
LOW INCOME	32550	37200	41850	46500	50200	53950	57650	61400	
MODERATE INCOME	38050	42700	47350	52000	55700	59450	63150	66900	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Jackson County, NC									
VERY LOW INCOME	21200	24200	27250	30250	32700	35100	37550	39950	
LOW INCOME	33900	38700	43550	48400	52250	56150	60000	63900	
MODERATE INCOME	39400	44200	49050	53900	57750	61650	65500	69400	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Lee County, NC									
VERY LOW INCOME	21750	24850	27950	31050	33550	36050	38550	41000	
LOW INCOME	34800	39750	44750	49700	53700	57650	61650	65600	
MODERATE INCOME	40300	45250	50250	55200	59200	63150	67150	71100	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Lenoir County, NC									
VERY LOW INCOME	20350	23250	26150	29050	31400	33700	36050	38350	
LOW INCOME	32550	37200	41850	46500	50200	53950	57650	61400	
MODERATE INCOME	38050	42700	47350	52000	55700	59450	63150	66900	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Macon County, NC									
VERY LOW INCOME	20350	23250	26150	29050	31400	33700	36050	38350	
LOW INCOME	32550	37200	41850	46500	50200	53950	57650	61400	
MODERATE INCOME	38050	42700	47350	52000	55700	59450	63150	66900	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Martin County, NC									
VERY LOW INCOME	20350	23250	26150	29050	31400	33700	36050	38350	
LOW INCOME	32550	37200	41850	46500	50200	53950	57650	61400	
MODERATE INCOME	38050	42700	47350	52000	55700	59450	63150	66900	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
McDowell County, NC									
VERY LOW INCOME	20350	23250	26150	29050	31400	33700	36050	38350	
LOW INCOME	32550	37200	41850	46500	50200	53950	57650	61400	
MODERATE INCOME	38050	42700	47350	52000	55700	59450	63150	66900	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Mitchell County, NC									
VERY LOW INCOME	20350	23250	26150	29050	31400	33700	36050	38350	
LOW INCOME	32550	37200	41850	46500	50200	53950	57650	61400	
MODERATE INCOME	38050	42700	47350	52000	55700	59450	63150	66900	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES, FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG. OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1

STATE:NORTH CAROLINA

----- A D J U S T E D I N C O M E L I M I T S -----

P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Montgomery County, NC								
VERY LOW INCOME	20350	23250	26150	29050	31400	33700	36050	38350
LOW INCOME	32550	37200	41850	46500	50200	53950	57650	61400
MODERATE INCOME	38050	42700	47350	52000	55700	59450	63150	66900
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Moore County, NC								
VERY LOW INCOME	27550	31450	35400	39300	42450	45600	48750	51900
LOW INCOME	44050	50300	56600	62900	67950	72950	78000	83050
MODERATE INCOME	49550	55800	62100	68400	73450	78450	83500	88550
MOD. INC-GUAR. LOAN	63300	72300	81350	90400	97650	104850	112100	119350
Northampton County, NC								
VERY LOW INCOME	20350	23250	26150	29050	31400	33700	36050	38350
LOW INCOME	32550	37200	41850	46500	50200	53950	57650	61400
MODERATE INCOME	38050	42700	47350	52000	55700	59450	63150	66900
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Pasquotank County, NC								
VERY LOW INCOME	22200	25350	28500	31650	34200	36750	39250	41800
LOW INCOME	35450	40500	45600	50650	54700	58750	62800	66850
MODERATE INCOME	40950	46000	51100	56150	60200	64250	68300	72350
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Perquimans County, NC								
VERY LOW INCOME	20350	23250	26150	29050	31400	33700	36050	38350
LOW INCOME	32550	37200	41850	46500	50200	53950	57650	61400
MODERATE INCOME	38050	42700	47350	52000	55700	59450	63150	66900
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Polk County, NC								
VERY LOW INCOME	21250	24250	27300	30300	32750	35150	37600	40000
LOW INCOME	33950	38800	43650	48500	52400	56250	60150	64000
MODERATE INCOME	39450	44300	49150	54000	57900	61750	65650	69500
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Richmond County, NC								
VERY LOW INCOME	20350	23250	26150	29050	31400	33700	36050	38350
LOW INCOME	32550	37200	41850	46500	50200	53950	57650	61400
MODERATE INCOME	38050	42700	47350	52000	55700	59450	63150	66900
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Robeson County, NC								
VERY LOW INCOME	20350	23250	26150	29050	31400	33700	36050	38350
LOW INCOME	32550	37200	41850	46500	50200	53950	57650	61400
MODERATE INCOME	38050	42700	47350	52000	55700	59450	63150	66900
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES,
FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG.
OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1

STATE:NORTH CAROLINA

----- A D J U S T E D I N C O M E L I M I T S -----

P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Rutherford County, NC								
VERY LOW INCOME	20350	23250	26150	29050	31400	33700	36050	38350
LOW INCOME	32550	37200	41850	46500	50200	53950	57650	61400
MODERATE INCOME	38050	42700	47350	52000	55700	59450	63150	66900
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Sampson County, NC								
VERY LOW INCOME	20350	23250	26150	29050	31400	33700	36050	38350
LOW INCOME	32550	37200	41850	46500	50200	53950	57650	61400
MODERATE INCOME	38050	42700	47350	52000	55700	59450	63150	66900
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Scotland County, NC								
VERY LOW INCOME	20350	23250	26150	29050	31400	33700	36050	38350
LOW INCOME	32550	37200	41850	46500	50200	53950	57650	61400
MODERATE INCOME	38050	42700	47350	52000	55700	59450	63150	66900
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Stanly County, NC								
VERY LOW INCOME	21600	24650	27750	30800	33300	35750	38200	40700
LOW INCOME	34500	39450	44350	49300	53250	57200	61150	65100
MODERATE INCOME	40000	44950	49850	54800	58750	62700	66650	70600
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Surry County, NC								
VERY LOW INCOME	20850	23800	26800	29750	32150	34550	36900	39300
LOW INCOME	33300	38100	42850	47600	51400	55200	59000	62850
MODERATE INCOME	38800	43600	48350	53100	56900	60700	64500	68350
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Swain County, NC								
VERY LOW INCOME	20350	23250	26150	29050	31400	33700	36050	38350
LOW INCOME	32550	37200	41850	46500	50200	53950	57650	61400
MODERATE INCOME	38050	42700	47350	52000	55700	59450	63150	66900
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Transylvania County, NC								
VERY LOW INCOME	20350	23250	26150	29050	31400	33700	36050	38350
LOW INCOME	32550	37200	41850	46500	50200	53950	57650	61400
MODERATE INCOME	38050	42700	47350	52000	55700	59450	63150	66900
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Tyrrell County, NC								
VERY LOW INCOME	20350	23250	26150	29050	31400	33700	36050	38350
LOW INCOME	32550	37200	41850	46500	50200	53950	57650	61400
MODERATE INCOME	38050	42700	47350	52000	55700	59450	63150	66900
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES, FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG. OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1
 STATE:NORTH CAROLINA

		A D J U S T E D I N C O M E L I M I T S							
P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*	
Vance County, NC									
VERY LOW INCOME	20350	23250	26150	29050	31400	33700	36050	38350	
LOW INCOME	32550	37200	41850	46500	50200	53950	57650	61400	
MODERATE INCOME	38050	42700	47350	52000	55700	59450	63150	66900	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Warren County, NC									
VERY LOW INCOME	20350	23250	26150	29050	31400	33700	36050	38350	
LOW INCOME	32550	37200	41850	46500	50200	53950	57650	61400	
MODERATE INCOME	38050	42700	47350	52000	55700	59450	63150	66900	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Washington County, NC									
VERY LOW INCOME	20350	23250	26150	29050	31400	33700	36050	38350	
LOW INCOME	32550	37200	41850	46500	50200	53950	57650	61400	
MODERATE INCOME	38050	42700	47350	52000	55700	59450	63150	66900	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Watauga County, NC									
VERY LOW INCOME	24300	27800	31250	34700	37500	40300	43050	45850	
LOW INCOME	38850	44400	49950	55500	59950	64400	68800	73250	
MODERATE INCOME	44350	49900	55450	61000	65450	69900	74300	78750	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Wilkes County, NC									
VERY LOW INCOME	20350	23250	26150	29050	31400	33700	36050	38350	
LOW INCOME	32550	37200	41850	46500	50200	53950	57650	61400	
MODERATE INCOME	38050	42700	47350	52000	55700	59450	63150	66900	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Wilson County, NC									
VERY LOW INCOME	21350	24400	27450	30500	32950	35400	37850	40300	
LOW INCOME	34150	39050	43900	48800	52700	56600	60500	64400	
MODERATE INCOME	39650	44550	49400	54300	58200	62100	66000	69900	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Yancey County, NC									
VERY LOW INCOME	20350	23250	26150	29050	31400	33700	36050	38350	
LOW INCOME	32550	37200	41850	46500	50200	53950	57650	61400	
MODERATE INCOME	38050	42700	47350	52000	55700	59450	63150	66900	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES,
 FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG.
 OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1
 STATE:NORTH DAKOTA

		----- A D J U S T E D I N C O M E L I M I T S -----							
P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*	
Bismarck, ND MSA									
Bismarck, ND HUD Metro FMR Area									
VERY LOW INCOME	33600	38400	43200	48000	51850	55700	59550	63400	
LOW INCOME	53750	61450	69100	76800	82950	89100	95250	101400	
MODERATE INCOME	59250	66950	74600	82300	88450	94600	100750	106900	
MOD. INC-GUAR. LOAN	77300	88300	99350	110400	119250	128050	136900	145750	
Oliver County, ND HUD Metro FMR Area									
VERY LOW INCOME	31100	35550	40000	44400	48000	51550	55100	58650	
LOW INCOME	49750	56850	63950	71050	76750	82400	88100	93800	
MODERATE INCOME	55250	62350	69450	76550	82250	87900	93600	99300	
MOD. INC-GUAR. LOAN	71500	81700	91950	102150	110300	118500	126650	134850	
Sioux County, ND HUD Metro FMR Area									
VERY LOW INCOME	29300	33450	37650	41800	45150	48500	51850	55200	
LOW INCOME	46850	53500	60200	66900	72250	77600	82950	88300	
MODERATE INCOME	52350	59000	65700	72400	77750	83100	88450	93800	
MOD. INC-GUAR. LOAN	68650	78450	88250	98050	105900	113750	121600	129450	
Fargo, ND-MN MSA									
VERY LOW INCOME	31300	35800	40250	44700	48300	51900	55450	59050	
LOW INCOME	50050	57200	64350	71500	77200	82950	88650	94400	
MODERATE INCOME	55550	62700	69850	77000	82700	88450	94150	99900	
MOD. INC-GUAR. LOAN	71950	82250	92500	102800	111000	119250	127450	135700	
Grand Forks, ND-MN MSA									
VERY LOW INCOME	30950	35400	39800	44200	47750	51300	54850	58350	
LOW INCOME	49500	56550	63650	70700	76350	82000	87650	93300	
MODERATE INCOME	55000	62050	69150	76200	81850	87500	93150	98800	
MOD. INC-GUAR. LOAN	71150	81300	91500	101650	109800	117900	126050	134200	
Adams County, ND									
VERY LOW INCOME	29300	33450	37650	41800	45150	48500	51850	55200	
LOW INCOME	46850	53500	60200	66900	72250	77600	82950	88300	
MODERATE INCOME	52350	59000	65700	72400	77750	83100	88450	93800	
MOD. INC-GUAR. LOAN	68650	78450	88250	98050	105900	113750	121600	129450	
Barnes County, ND									
VERY LOW INCOME	29300	33450	37650	41800	45150	48500	51850	55200	
LOW INCOME	46850	53500	60200	66900	72250	77600	82950	88300	
MODERATE INCOME	52350	59000	65700	72400	77750	83100	88450	93800	
MOD. INC-GUAR. LOAN	68650	78450	88250	98050	105900	113750	121600	129450	

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES,
 FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES
 ** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG.
 OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1

STATE:NORTH DAKOTA

P R O G R A M	A D J U S T E D I N C O M E L I M I T S								
	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*	
Benson County, ND									
VERY LOW INCOME	29300	33450	37650	41800	45150	48500	51850	55200	
LOW INCOME	46850	53500	60200	66900	72250	77600	82950	88300	
MODERATE INCOME	52350	59000	65700	72400	77750	83100	88450	93800	
MOD. INC-GUAR. LOAN	68650	78450	88250	98050	105900	113750	121600	129450	
Billings County, ND									
VERY LOW INCOME	36400	41600	46800	51950	56150	60300	64450	68600	
LOW INCOME	54950	62800	70650	78500	84800	91050	97350	103600	
MODERATE INCOME	60450	68300	76150	84000	90300	96550	102850	109100	
MOD. INC-GUAR. LOAN	79000	90300	101550	112850	121900	130900	139950	148950	
Bottineau County, ND									
VERY LOW INCOME	29300	33450	37650	41800	45150	48500	51850	55200	
LOW INCOME	46850	53500	60200	66900	72250	77600	82950	88300	
MODERATE INCOME	52350	59000	65700	72400	77750	83100	88450	93800	
MOD. INC-GUAR. LOAN	68650	78450	88250	98050	105900	113750	121600	129450	
Bowman County, ND									
VERY LOW INCOME	34800	39800	44750	49700	53700	57700	61650	65650	
LOW INCOME	54950	62800	70650	78500	84800	91050	97350	103600	
MODERATE INCOME	60450	68300	76150	84000	90300	96550	102850	109100	
MOD. INC-GUAR. LOAN	79000	90300	101550	112850	121900	130900	139950	148950	
Burke County, ND									
VERY LOW INCOME	31450	35950	40450	44900	48500	52100	55700	59300	
LOW INCOME	50300	57500	64650	71850	77600	83350	89100	94850	
MODERATE INCOME	55800	63000	70150	77350	83100	88850	94600	100350	
MOD. INC-GUAR. LOAN	72300	82650	92950	103300	111550	119850	128100	136350	
Cavalier County, ND									
VERY LOW INCOME	30200	34500	38800	43100	46550	50000	53450	56900	
LOW INCOME	48250	55150	62050	68950	74450	80000	85500	91000	
MODERATE INCOME	53750	60650	67550	74450	79950	85500	91000	96500	
MOD. INC-GUAR. LOAN	69350	79300	89200	99100	107050	114950	122900	130800	
Dickey County, ND									
VERY LOW INCOME	29300	33450	37650	41800	45150	48500	51850	55200	
LOW INCOME	46850	53500	60200	66900	72250	77600	82950	88300	
MODERATE INCOME	52350	59000	65700	72400	77750	83100	88450	93800	
MOD. INC-GUAR. LOAN	68650	78450	88250	98050	105900	113750	121600	129450	
Divide County, ND									
VERY LOW INCOME	32700	37350	42000	46650	50400	54150	57850	61600	
LOW INCOME	52250	59700	67200	74650	80600	86600	92550	98550	
MODERATE INCOME	57750	65200	72700	80150	86100	92100	98050	104050	
MOD. INC-GUAR. LOAN	75100	85850	96550	107300	115900	124450	133050	141650	

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES, FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG. OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1
 STATE:NORTH DAKOTA

----- A D J U S T E D I N C O M E L I M I T S -----

P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Dunn County, ND								
VERY LOW INCOME	32200	36800	41400	46000	49700	53400	57050	60750
LOW INCOME	51500	58900	66250	73600	79500	85400	91250	97150
MODERATE INCOME	57000	64400	71750	79100	85000	90900	96750	102650
MOD. INC-GUAR. LOAN	74050	84650	95200	105800	114250	122750	131200	139650
Eddy County, ND								
VERY LOW INCOME	29300	33450	37650	41800	45150	48500	51850	55200
LOW INCOME	46850	53500	60200	66900	72250	77600	82950	88300
MODERATE INCOME	52350	59000	65700	72400	77750	83100	88450	93800
MOD. INC-GUAR. LOAN	68650	78450	88250	98050	105900	113750	121600	129450
Emmons County, ND								
VERY LOW INCOME	29300	33450	37650	41800	45150	48500	51850	55200
LOW INCOME	46850	53500	60200	66900	72250	77600	82950	88300
MODERATE INCOME	52350	59000	65700	72400	77750	83100	88450	93800
MOD. INC-GUAR. LOAN	68650	78450	88250	98050	105900	113750	121600	129450
Foster County, ND								
VERY LOW INCOME	29300	33450	37650	41800	45150	48500	51850	55200
LOW INCOME	46850	53500	60200	66900	72250	77600	82950	88300
MODERATE INCOME	52350	59000	65700	72400	77750	83100	88450	93800
MOD. INC-GUAR. LOAN	68650	78450	88250	98050	105900	113750	121600	129450
Golden Valley County, ND								
VERY LOW INCOME	29300	33450	37650	41800	45150	48500	51850	55200
LOW INCOME	46850	53500	60200	66900	72250	77600	82950	88300
MODERATE INCOME	52350	59000	65700	72400	77750	83100	88450	93800
MOD. INC-GUAR. LOAN	68650	78450	88250	98050	105900	113750	121600	129450
Grant County, ND								
VERY LOW INCOME	29300	33450	37650	41800	45150	48500	51850	55200
LOW INCOME	46850	53500	60200	66900	72250	77600	82950	88300
MODERATE INCOME	52350	59000	65700	72400	77750	83100	88450	93800
MOD. INC-GUAR. LOAN	68650	78450	88250	98050	105900	113750	121600	129450
Griggs County, ND								
VERY LOW INCOME	29300	33450	37650	41800	45150	48500	51850	55200
LOW INCOME	46850	53500	60200	66900	72250	77600	82950	88300
MODERATE INCOME	52350	59000	65700	72400	77750	83100	88450	93800
MOD. INC-GUAR. LOAN	68650	78450	88250	98050	105900	113750	121600	129450
Hettinger County, ND								
VERY LOW INCOME	29300	33450	37650	41800	45150	48500	51850	55200
LOW INCOME	46850	53500	60200	66900	72250	77600	82950	88300
MODERATE INCOME	52350	59000	65700	72400	77750	83100	88450	93800
MOD. INC-GUAR. LOAN	68650	78450	88250	98050	105900	113750	121600	129450

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES,
 FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES
 ** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG.
 OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1
 STATE:NORTH DAKOTA

----- A D J U S T E D I N C O M E L I M I T S -----

P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Kidder County, ND								
VERY LOW INCOME	29300	33450	37650	41800	45150	48500	51850	55200
LOW INCOME	46850	53500	60200	66900	72250	77600	82950	88300
MODERATE INCOME	52350	59000	65700	72400	77750	83100	88450	93800
MOD. INC-GUAR. LOAN	68650	78450	88250	98050	105900	113750	121600	129450
LaMoure County, ND								
VERY LOW INCOME	29300	33450	37650	41800	45150	48500	51850	55200
LOW INCOME	46850	53500	60200	66900	72250	77600	82950	88300
MODERATE INCOME	52350	59000	65700	72400	77750	83100	88450	93800
MOD. INC-GUAR. LOAN	68650	78450	88250	98050	105900	113750	121600	129450
Logan County, ND								
VERY LOW INCOME	29300	33450	37650	41800	45150	48500	51850	55200
LOW INCOME	46850	53500	60200	66900	72250	77600	82950	88300
MODERATE INCOME	52350	59000	65700	72400	77750	83100	88450	93800
MOD. INC-GUAR. LOAN	68650	78450	88250	98050	105900	113750	121600	129450
McHenry County, ND								
VERY LOW INCOME	31800	36350	40900	45400	49050	52700	56300	59950
LOW INCOME	50850	58100	65400	72650	78450	84250	90100	95900
MODERATE INCOME	56350	63600	70900	78150	83950	89750	95600	101400
MOD. INC-GUAR. LOAN	73100	83550	94000	104450	112800	121150	129500	137850
McIntosh County, ND								
VERY LOW INCOME	29300	33450	37650	41800	45150	48500	51850	55200
LOW INCOME	46850	53500	60200	66900	72250	77600	82950	88300
MODERATE INCOME	52350	59000	65700	72400	77750	83100	88450	93800
MOD. INC-GUAR. LOAN	68650	78450	88250	98050	105900	113750	121600	129450
McKenzie County, ND								
VERY LOW INCOME	34650	39600	44550	49500	53500	57450	61400	65350
LOW INCOME	54950	62800	70650	78500	84800	91050	97350	103600
MODERATE INCOME	60450	68300	76150	84000	90300	96550	102850	109100
MOD. INC-GUAR. LOAN	79000	90300	101550	112850	121900	130900	139950	148950
McLean County, ND								
VERY LOW INCOME	29300	33450	37650	41800	45150	48500	51850	55200
LOW INCOME	46850	53500	60200	66900	72250	77600	82950	88300
MODERATE INCOME	52350	59000	65700	72400	77750	83100	88450	93800
MOD. INC-GUAR. LOAN	68650	78450	88250	98050	105900	113750	121600	129450
Mercer County, ND								
VERY LOW INCOME	34450	39400	44300	49200	53150	57100	61050	64950
LOW INCOME	54950	62800	70650	78500	84800	91050	97350	103600
MODERATE INCOME	60450	68300	76150	84000	90300	96550	102850	109100
MOD. INC-GUAR. LOAN	79000	90300	101550	112850	121900	130900	139950	148950

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES,
 FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES
 ** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG.
 OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1
STATE:NORTH DAKOTA

----- A D J U S T E D I N C O M E L I M I T S -----

P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Mountrail County, ND								
VERY LOW INCOME	32000	36550	41100	45650	49350	53000	56650	60300
LOW INCOME	51150	58450	65750	73050	78900	84750	90600	96450
MODERATE INCOME	56650	63950	71250	78550	84400	90250	96100	101950
MOD. INC-GUAR. LOAN	73500	84000	94500	105000	113400	121800	130200	138600
Nelson County, ND								
VERY LOW INCOME	29300	33450	37650	41800	45150	48500	51850	55200
LOW INCOME	46850	53500	60200	66900	72250	77600	82950	88300
MODERATE INCOME	52350	59000	65700	72400	77750	83100	88450	93800
MOD. INC-GUAR. LOAN	68650	78450	88250	98050	105900	113750	121600	129450
Pembina County, ND								
VERY LOW INCOME	29300	33450	37650	41800	45150	48500	51850	55200
LOW INCOME	46850	53500	60200	66900	72250	77600	82950	88300
MODERATE INCOME	52350	59000	65700	72400	77750	83100	88450	93800
MOD. INC-GUAR. LOAN	68650	78450	88250	98050	105900	113750	121600	129450
Pierce County, ND								
VERY LOW INCOME	29300	33450	37650	41800	45150	48500	51850	55200
LOW INCOME	46850	53500	60200	66900	72250	77600	82950	88300
MODERATE INCOME	52350	59000	65700	72400	77750	83100	88450	93800
MOD. INC-GUAR. LOAN	68650	78450	88250	98050	105900	113750	121600	129450
Ramsey County, ND								
VERY LOW INCOME	30100	34400	38700	42950	46400	49850	53300	56700
LOW INCOME	48100	54950	61850	68700	74200	79700	85200	90700
MODERATE INCOME	53600	60450	67350	74200	79700	85200	90700	96200
MOD. INC-GUAR. LOAN	69150	79000	88900	98750	106650	114550	122450	130350
Ransom County, ND								
VERY LOW INCOME	29300	33450	37650	41800	45150	48500	51850	55200
LOW INCOME	46850	53500	60200	66900	72250	77600	82950	88300
MODERATE INCOME	52350	59000	65700	72400	77750	83100	88450	93800
MOD. INC-GUAR. LOAN	68650	78450	88250	98050	105900	113750	121600	129450
Renville County, ND								
VERY LOW INCOME	30950	35400	39800	44200	47750	51300	54850	58350
LOW INCOME	49500	56550	63650	70700	76350	82000	87650	93300
MODERATE INCOME	55000	62050	69150	76200	81850	87500	93150	98800
MOD. INC-GUAR. LOAN	71150	81300	91500	101650	109800	117900	126050	134200
Richland County, ND								
VERY LOW INCOME	29300	33450	37650	41800	45150	48500	51850	55200
LOW INCOME	46850	53500	60200	66900	72250	77600	82950	88300
MODERATE INCOME	52350	59000	65700	72400	77750	83100	88450	93800
MOD. INC-GUAR. LOAN	68650	78450	88250	98050	105900	113750	121600	129450

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES,
FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES
** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG.
OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1
 STATE:NORTH DAKOTA

----- A D J U S T E D I N C O M E L I M I T S -----

P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Rolette County, ND								
VERY LOW INCOME	29300	33450	37650	41800	45150	48500	51850	55200
LOW INCOME	46850	53500	60200	66900	72250	77600	82950	88300
MODERATE INCOME	52350	59000	65700	72400	77750	83100	88450	93800
MOD. INC-GUAR. LOAN	68650	78450	88250	98050	105900	113750	121600	129450
Sargent County, ND								
VERY LOW INCOME	30700	35100	39500	43850	47400	50900	54400	57900
LOW INCOME	49100	56100	63150	70150	75750	81350	87000	92600
MODERATE INCOME	54600	61600	68650	75650	81250	86850	92500	98100
MOD. INC-GUAR. LOAN	70600	80700	90750	100850	108900	117000	125050	133100
Sheridan County, ND								
VERY LOW INCOME	29300	33450	37650	41800	45150	48500	51850	55200
LOW INCOME	46850	53500	60200	66900	72250	77600	82950	88300
MODERATE INCOME	52350	59000	65700	72400	77750	83100	88450	93800
MOD. INC-GUAR. LOAN	68650	78450	88250	98050	105900	113750	121600	129450
Slope County, ND								
VERY LOW INCOME	29400	33600	37800	42000	45400	48750	52100	55450
LOW INCOME	47050	53750	60500	67200	72600	77950	83350	88700
MODERATE INCOME	52550	59250	66000	72700	78100	83450	88850	94200
MOD. INC-GUAR. LOAN	68650	78450	88250	98050	105900	113750	121600	129450
Stark County, ND								
VERY LOW INCOME	36550	41750	46950	52150	56350	60500	64700	68850
LOW INCOME	54950	62800	70650	78500	84800	91050	97350	103600
MODERATE INCOME	60450	68300	76150	84000	90300	96550	102850	109100
MOD. INC-GUAR. LOAN	79000	90300	101550	112850	121900	130900	139950	148950
Steele County, ND								
VERY LOW INCOME	30950	35400	39800	44200	47750	51300	54850	58350
LOW INCOME	49500	56550	63650	70700	76350	82000	87650	93300
MODERATE INCOME	55000	62050	69150	76200	81850	87500	93150	98800
MOD. INC-GUAR. LOAN	71150	81300	91500	101650	109800	117900	126050	134200
Stutsman County, ND								
VERY LOW INCOME	29300	33450	37650	41800	45150	48500	51850	55200
LOW INCOME	46850	53500	60200	66900	72250	77600	82950	88300
MODERATE INCOME	52350	59000	65700	72400	77750	83100	88450	93800
MOD. INC-GUAR. LOAN	68650	78450	88250	98050	105900	113750	121600	129450
Towner County, ND								
VERY LOW INCOME	29300	33450	37650	41800	45150	48500	51850	55200
LOW INCOME	46850	53500	60200	66900	72250	77600	82950	88300
MODERATE INCOME	52350	59000	65700	72400	77750	83100	88450	93800
MOD. INC-GUAR. LOAN	68650	78450	88250	98050	105900	113750	121600	129450

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES,
 FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES
 ** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG.
 OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1
 STATE:NORTH DAKOTA

		----- A D J U S T E D I N C O M E L I M I T S -----							
P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*	
Traill County, ND									
VERY LOW INCOME	30950	35400	39800	44200	47750	51300	54850	58350	
LOW INCOME	49500	56550	63650	70700	76350	82000	87650	93300	
MODERATE INCOME	55000	62050	69150	76200	81850	87500	93150	98800	
MOD. INC-GUAR. LOAN	71150	81300	91500	101650	109800	117900	126050	134200	
Walsh County, ND									
VERY LOW INCOME	29300	33450	37650	41800	45150	48500	51850	55200	
LOW INCOME	46850	53500	60200	66900	72250	77600	82950	88300	
MODERATE INCOME	52350	59000	65700	72400	77750	83100	88450	93800	
MOD. INC-GUAR. LOAN	68650	78450	88250	98050	105900	113750	121600	129450	
Ward County, ND									
VERY LOW INCOME	31300	35750	40200	44650	48250	51800	55400	58950	
LOW INCOME	50000	57150	64300	71450	77150	82900	88600	94300	
MODERATE INCOME	55500	62650	69800	76950	82650	88400	94100	99800	
MOD. INC-GUAR. LOAN	71900	82150	92450	102700	110900	119150	127350	135550	
Wells County, ND									
VERY LOW INCOME	29300	33450	37650	41800	45150	48500	51850	55200	
LOW INCOME	46850	53500	60200	66900	72250	77600	82950	88300	
MODERATE INCOME	52350	59000	65700	72400	77750	83100	88450	93800	
MOD. INC-GUAR. LOAN	68650	78450	88250	98050	105900	113750	121600	129450	
Williams County, ND									
VERY LOW INCOME	37250	42550	47850	53150	57450	61700	65950	70200	
LOW INCOME	54950	62800	70650	78500	84800	91050	97350	103600	
MODERATE INCOME	60450	68300	76150	84000	90300	96550	102850	109100	
MOD. INC-GUAR. LOAN	79000	90300	101550	112850	121900	130900	139950	148950	

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES,
 FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES
 ** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG.
 OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1
 STATE:OHIO

		----- A D J U S T E D I N C O M E L I M I T S -----							
P R O G R A M		1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Akron, OH MSA									
	VERY LOW INCOME	26750	30550	34350	38150	41250	44300	47350	50400
	LOW INCOME	42750	48850	54950	61050	65950	70800	75700	80600
	MODERATE INCOME	48250	54350	60450	66550	71450	76300	81200	86100
	MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Canton-Massillon, OH MSA									
	VERY LOW INCOME	24350	27800	31300	34750	37550	40350	43100	45900
	LOW INCOME	38900	44500	50050	55600	60050	64500	68950	73400
	MODERATE INCOME	44400	50000	55550	61100	65550	70000	74450	78900
	MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Cincinnati, OH-KY-IN MSA									
Brown County, OH HUD Metro FMR Area									
	VERY LOW INCOME	22900	26200	29450	32700	35350	37950	40550	43200
	LOW INCOME	36600	41850	47050	52300	56500	60650	64850	69050
	MODERATE INCOME	42100	47350	52550	57800	62000	66150	70350	74550
	MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Cincinnati, OH-KY-IN HUD Metro FMR Area									
	VERY LOW INCOME	30250	34550	38850	43150	46650	50100	53550	57000
	LOW INCOME	48350	55250	62150	69050	74550	80100	85600	91150
	MODERATE INCOME	53850	60750	67650	74550	80050	85600	91100	96650
	MOD. INC-GUAR. LOAN	69500	79400	89350	99250	107200	115150	123050	131000
Cleveland-Elyria, OH MSA									
	VERY LOW INCOME	26600	30400	34200	38000	41050	44100	47150	50200
	LOW INCOME	42550	48650	54700	60800	65650	70550	75400	80250
	MODERATE INCOME	48050	54150	60200	66300	71150	76050	80900	85750
	MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Columbus, OH MSA									
Columbus, OH HUD Metro FMR Area									
	VERY LOW INCOME	29500	33700	37900	42100	45500	48850	52250	55600
	LOW INCOME	47150	53900	60600	67350	72750	78150	83500	88900
	MODERATE INCOME	52650	59400	66100	72850	78250	83650	89000	94400
	MOD. INC-GUAR. LOAN	67750	77450	87100	96800	104550	112300	120050	127800
Hocking County, OH HUD Metro FMR Area									
	VERY LOW INCOME	22900	26200	29450	32700	35350	37950	40550	43200
	LOW INCOME	36600	41850	47050	52300	56500	60650	64850	69050
	MODERATE INCOME	42100	47350	52550	57800	62000	66150	70350	74550
	MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES, FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES
 ** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG. OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1
 STATE:OHIO

		A D J U S T E D I N C O M E L I M I T S							
P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*	
Perry County, OH HUD Metro FMR Area									
VERY LOW INCOME	22900	26200	29450	32700	35350	37950	40550	43200	
LOW INCOME	36600	41850	47050	52300	56500	60650	64850	69050	
MODERATE INCOME	42100	47350	52550	57800	62000	66150	70350	74550	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Union County, OH HUD Metro FMR Area									
VERY LOW INCOME	32950	37650	42350	47050	50850	54600	58350	62150	
LOW INCOME	52700	60250	67750	75300	81300	87350	93350	99400	
MODERATE INCOME	58200	65750	73250	80800	86800	92850	98850	104900	
MOD. INC-GUAR. LOAN	75800	86600	97450	108250	116900	125550	134250	142900	
Dayton, OH MSA									
VERY LOW INCOME	25500	29150	32800	36400	39350	42250	45150	48050	
LOW INCOME	40800	46600	52450	58250	62900	67550	72250	76900	
MODERATE INCOME	46300	52100	57950	63750	68400	73050	77750	82400	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Huntington-Ashland, WV-KY-OH MSA									
Huntington-Ashland, WV-KY-OH HUD Metro FMR Area									
VERY LOW INCOME	20700	23650	26600	29550	31950	34300	36650	39050	
LOW INCOME	33100	37850	42550	47300	51100	54850	58650	62450	
MODERATE INCOME	38600	43350	48050	52800	56600	60350	64150	67950	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Lima, OH MSA									
VERY LOW INCOME	23500	26850	30200	33550	36250	38950	41650	44300	
LOW INCOME	37600	42950	48350	53700	58000	62300	66600	70900	
MODERATE INCOME	43100	48450	53850	59200	63500	67800	72100	76400	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Mansfield, OH MSA									
VERY LOW INCOME	23250	26550	29850	33150	35850	38500	41150	43800	
LOW INCOME	37150	42450	47750	53050	57300	61550	65800	70050	
MODERATE INCOME	42650	47950	53250	58550	62800	67050	71300	75550	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Springfield, OH MSA									
VERY LOW INCOME	22900	26200	29450	32700	35350	37950	40550	43200	
LOW INCOME	36600	41850	47050	52300	56500	60650	64850	69050	
MODERATE INCOME	42100	47350	52550	57800	62000	66150	70350	74550	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES,
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 OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1
 STATE:OHIO

		A D J U S T E D I N C O M E L I M I T S							
P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*	
Toledo, OH MSA									
VERY LOW INCOME	25200	28800	32400	35950	38850	41750	44600	47500	
LOW INCOME	40250	46000	51750	57500	62100	66700	71300	75900	
MODERATE INCOME	45750	51500	57250	63000	67600	72200	76800	81400	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Weirton-Steubenville, WV-OH MSA									
VERY LOW INCOME	22900	26200	29450	32700	35350	37950	40550	43200	
LOW INCOME	36600	41850	47050	52300	56500	60650	64850	69050	
MODERATE INCOME	42100	47350	52550	57800	62000	66150	70350	74550	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Wheeling, WV-OH MSA									
VERY LOW INCOME	24150	27600	31050	34450	37250	40000	42750	45500	
LOW INCOME	38550	44100	49600	55100	59500	63900	68300	72750	
MODERATE INCOME	44050	49600	55100	60600	65000	69400	73800	78250	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Youngstown-Warren-Boardman, OH-PA MSA									
Youngstown-Warren-Boardman, OH HUD Metro FMR Area									
VERY LOW INCOME	22900	26200	29450	32700	35350	37950	40550	43200	
LOW INCOME	36600	41850	47050	52300	56500	60650	64850	69050	
MODERATE INCOME	42100	47350	52550	57800	62000	66150	70350	74550	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Adams County, OH									
VERY LOW INCOME	22900	26200	29450	32700	35350	37950	40550	43200	
LOW INCOME	36600	41850	47050	52300	56500	60650	64850	69050	
MODERATE INCOME	42100	47350	52550	57800	62000	66150	70350	74550	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Ashland County, OH									
VERY LOW INCOME	23550	26900	30250	33600	36300	39000	41700	44400	
LOW INCOME	37650	43000	48400	53750	58050	62350	66650	70950	
MODERATE INCOME	43150	48500	53900	59250	63550	67850	72150	76450	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Ashtabula County, OH									
VERY LOW INCOME	22900	26200	29450	32700	35350	37950	40550	43200	
LOW INCOME	36600	41850	47050	52300	56500	60650	64850	69050	
MODERATE INCOME	42100	47350	52550	57800	62000	66150	70350	74550	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES,
 FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG.
 OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1

STATE:OHIO

		A D J U S T E D I N C O M E L I M I T S							
P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*	
Athens County, OH									
VERY LOW INCOME	24700	28200	31750	35250	38100	40900	43750	46550	
LOW INCOME	39500	45100	50750	56400	60900	65400	69950	74450	
MODERATE INCOME	45000	50600	56250	61900	66400	70900	75450	79950	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Auglaize County, OH									
VERY LOW INCOME	26850	30700	34550	38350	41450	44500	47600	50650	
LOW INCOME	42950	49100	55200	61350	66250	71150	76050	81000	
MODERATE INCOME	48450	54600	60700	66850	71750	76650	81550	86500	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Champaign County, OH									
VERY LOW INCOME	23900	27300	30700	34100	36850	39600	42300	45050	
LOW INCOME	38200	43650	49100	54550	58900	63300	67650	72000	
MODERATE INCOME	43700	49150	54600	60050	64400	68800	73150	77500	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Clinton County, OH									
VERY LOW INCOME	22900	26200	29450	32700	35350	37950	40550	43200	
LOW INCOME	36600	41850	47050	52300	56500	60650	64850	69050	
MODERATE INCOME	42100	47350	52550	57800	62000	66150	70350	74550	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Columbiana County, OH									
VERY LOW INCOME	22900	26200	29450	32700	35350	37950	40550	43200	
LOW INCOME	36600	41850	47050	52300	56500	60650	64850	69050	
MODERATE INCOME	42100	47350	52550	57800	62000	66150	70350	74550	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Coshocton County, OH									
VERY LOW INCOME	22900	26200	29450	32700	35350	37950	40550	43200	
LOW INCOME	36600	41850	47050	52300	56500	60650	64850	69050	
MODERATE INCOME	42100	47350	52550	57800	62000	66150	70350	74550	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Crawford County, OH									
VERY LOW INCOME	22900	26200	29450	32700	35350	37950	40550	43200	
LOW INCOME	36600	41850	47050	52300	56500	60650	64850	69050	
MODERATE INCOME	42100	47350	52550	57800	62000	66150	70350	74550	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Darke County, OH									
VERY LOW INCOME	22900	26200	29450	32700	35350	37950	40550	43200	
LOW INCOME	36600	41850	47050	52300	56500	60650	64850	69050	
MODERATE INCOME	42100	47350	52550	57800	62000	66150	70350	74550	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES, FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG. OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1

STATE:OHIO

		A D J U S T E D I N C O M E L I M I T S							
P R O G R A M		1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Defiance County, OH									
	VERY LOW INCOME	24050	27500	30950	34350	37100	39850	42600	45350
	LOW INCOME	38450	43950	49450	54950	59350	63750	68150	72550
	MODERATE INCOME	43950	49450	54950	60450	64850	69250	73650	78050
	MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Erie County, OH									
	VERY LOW INCOME	25800	29450	33150	36800	39750	42700	45650	48600
	LOW INCOME	41250	47100	53000	58900	63600	68300	73050	77750
	MODERATE INCOME	46750	52600	58500	64400	69100	73800	78550	83250
	MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Fayette County, OH									
	VERY LOW INCOME	22900	26200	29450	32700	35350	37950	40550	43200
	LOW INCOME	36600	41850	47050	52300	56500	60650	64850	69050
	MODERATE INCOME	42100	47350	52550	57800	62000	66150	70350	74550
	MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Gallia County, OH									
	VERY LOW INCOME	22900	26200	29450	32700	35350	37950	40550	43200
	LOW INCOME	36600	41850	47050	52300	56500	60650	64850	69050
	MODERATE INCOME	42100	47350	52550	57800	62000	66150	70350	74550
	MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Guernsey County, OH									
	VERY LOW INCOME	22900	26200	29450	32700	35350	37950	40550	43200
	LOW INCOME	36600	41850	47050	52300	56500	60650	64850	69050
	MODERATE INCOME	42100	47350	52550	57800	62000	66150	70350	74550
	MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Hancock County, OH									
	VERY LOW INCOME	26150	29850	33600	37300	40300	43300	46300	49250
	LOW INCOME	41800	47750	53750	59700	64500	69250	74050	78800
	MODERATE INCOME	47300	53250	59250	65200	70000	74750	79550	84300
	MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Hardin County, OH									
	VERY LOW INCOME	22900	26200	29450	32700	35350	37950	40550	43200
	LOW INCOME	36600	41850	47050	52300	56500	60650	64850	69050
	MODERATE INCOME	42100	47350	52550	57800	62000	66150	70350	74550
	MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Harrison County, OH									
	VERY LOW INCOME	22900	26200	29450	32700	35350	37950	40550	43200
	LOW INCOME	36600	41850	47050	52300	56500	60650	64850	69050
	MODERATE INCOME	42100	47350	52550	57800	62000	66150	70350	74550
	MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES, FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG. OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1

STATE:OHIO

		A D J U S T E D I N C O M E L I M I T S								
P R O G R A M		1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*	
Henry County, OH		VERY LOW INCOME	25650	29300	32950	36600	39550	42500	45400	48350
		LOW INCOME	41000	46850	52700	58550	63250	67900	72600	77300
		MODERATE INCOME	46500	52350	58200	64050	68750	73400	78100	82800
		MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Highland County, OH		VERY LOW INCOME	22900	26200	29450	32700	35350	37950	40550	43200
		LOW INCOME	36600	41850	47050	52300	56500	60650	64850	69050
		MODERATE INCOME	42100	47350	52550	57800	62000	66150	70350	74550
		MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Holmes County, OH		VERY LOW INCOME	24300	27750	31200	34650	37450	40200	43000	45750
		LOW INCOME	38800	44350	49900	55450	59900	64300	68750	73200
		MODERATE INCOME	44300	49850	55400	60950	65400	69800	74250	78700
		MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Huron County, OH		VERY LOW INCOME	22900	26200	29450	32700	35350	37950	40550	43200
		LOW INCOME	36600	41850	47050	52300	56500	60650	64850	69050
		MODERATE INCOME	42100	47350	52550	57800	62000	66150	70350	74550
		MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Jackson County, OH		VERY LOW INCOME	22900	26200	29450	32700	35350	37950	40550	43200
		LOW INCOME	36600	41850	47050	52300	56500	60650	64850	69050
		MODERATE INCOME	42100	47350	52550	57800	62000	66150	70350	74550
		MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Knox County, OH		VERY LOW INCOME	22950	26200	29500	32750	35400	38000	40650	43250
		LOW INCOME	36700	41900	47150	52400	56600	60800	65000	69150
		MODERATE INCOME	42200	47400	52650	57900	62100	66300	70500	74650
		MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Logan County, OH		VERY LOW INCOME	24150	27600	31050	34450	37250	40000	42750	45500
		LOW INCOME	38550	44100	49600	55100	59500	63900	68300	72750
		MODERATE INCOME	44050	49600	55100	60600	65000	69400	73800	78250
		MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Marion County, OH		VERY LOW INCOME	22900	26200	29450	32700	35350	37950	40550	43200
		LOW INCOME	36600	41850	47050	52300	56500	60650	64850	69050
		MODERATE INCOME	42100	47350	52550	57800	62000	66150	70350	74550
		MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES, FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG. OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1

STATE:OHIO

		A D J U S T E D I N C O M E L I M I T S							
P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*	
Meigs County, OH									
VERY LOW INCOME	22900	26200	29450	32700	35350	37950	40550	43200	
LOW INCOME	36600	41850	47050	52300	56500	60650	64850	69050	
MODERATE INCOME	42100	47350	52550	57800	62000	66150	70350	74550	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Mercer County, OH									
VERY LOW INCOME	25600	29250	32900	36550	39500	42400	45350	48250	
LOW INCOME	40950	46800	52650	58500	63200	67850	72550	77200	
MODERATE INCOME	46450	52300	58150	64000	68700	73350	78050	82700	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Monroe County, OH									
VERY LOW INCOME	22900	26200	29450	32700	35350	37950	40550	43200	
LOW INCOME	36600	41850	47050	52300	56500	60650	64850	69050	
MODERATE INCOME	42100	47350	52550	57800	62000	66150	70350	74550	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Morgan County, OH									
VERY LOW INCOME	22900	26200	29450	32700	35350	37950	40550	43200	
LOW INCOME	36600	41850	47050	52300	56500	60650	64850	69050	
MODERATE INCOME	42100	47350	52550	57800	62000	66150	70350	74550	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Muskingum County, OH									
VERY LOW INCOME	22900	26200	29450	32700	35350	37950	40550	43200	
LOW INCOME	36600	41850	47050	52300	56500	60650	64850	69050	
MODERATE INCOME	42100	47350	52550	57800	62000	66150	70350	74550	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Noble County, OH									
VERY LOW INCOME	22900	26200	29450	32700	35350	37950	40550	43200	
LOW INCOME	36600	41850	47050	52300	56500	60650	64850	69050	
MODERATE INCOME	42100	47350	52550	57800	62000	66150	70350	74550	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Ottawa County, OH									
VERY LOW INCOME	25700	29400	33050	36700	39650	42600	45550	48450	
LOW INCOME	41100	46950	52850	58700	63400	68100	72800	77500	
MODERATE INCOME	46600	52450	58350	64200	68900	73600	78300	83000	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Paulding County, OH									
VERY LOW INCOME	23450	26800	30150	33500	36200	38900	41550	44250	
LOW INCOME	37500	42900	48250	53600	57900	62200	66450	70750	
MODERATE INCOME	43000	48400	53750	59100	63400	67700	71950	76250	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES, FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG. OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1

STATE:OHIO

		A D J U S T E D I N C O M E L I M I T S							
P R O G R A M		1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Pike County, OH									
	VERY LOW INCOME	22900	26200	29450	32700	35350	37950	40550	43200
	LOW INCOME	36600	41850	47050	52300	56500	60650	64850	69050
	MODERATE INCOME	42100	47350	52550	57800	62000	66150	70350	74550
	MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Preble County, OH									
	VERY LOW INCOME	23500	26850	30200	33550	36250	38950	41650	44300
	LOW INCOME	37600	42950	48350	53700	58000	62300	66600	70900
	MODERATE INCOME	43100	48450	53850	59200	63500	67800	72100	76400
	MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Putnam County, OH									
	VERY LOW INCOME	27050	30900	34750	38600	41700	44800	47900	51000
	LOW INCOME	43250	49400	55600	61750	66700	71650	76550	81500
	MODERATE INCOME	48750	54900	61100	67250	72200	77150	82050	87000
	MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Ross County, OH									
	VERY LOW INCOME	23100	26400	29700	32950	35600	38250	40900	43500
	LOW INCOME	36900	42150	47450	52700	56900	61150	65350	69550
	MODERATE INCOME	42400	47650	52950	58200	62400	66650	70850	75050
	MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Sandusky County, OH									
	VERY LOW INCOME	22900	26200	29450	32700	35350	37950	40550	43200
	LOW INCOME	36600	41850	47050	52300	56500	60650	64850	69050
	MODERATE INCOME	42100	47350	52550	57800	62000	66150	70350	74550
	MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Scioto County, OH									
	VERY LOW INCOME	22900	26200	29450	32700	35350	37950	40550	43200
	LOW INCOME	36600	41850	47050	52300	56500	60650	64850	69050
	MODERATE INCOME	42100	47350	52550	57800	62000	66150	70350	74550
	MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Seneca County, OH									
	VERY LOW INCOME	22900	26200	29450	32700	35350	37950	40550	43200
	LOW INCOME	36600	41850	47050	52300	56500	60650	64850	69050
	MODERATE INCOME	42100	47350	52550	57800	62000	66150	70350	74550
	MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Shelby County, OH									
	VERY LOW INCOME	26250	30000	33750	37450	40450	43450	46450	49450
	LOW INCOME	41950	47900	53900	59900	64700	69500	74300	79050
	MODERATE INCOME	47450	53400	59400	65400	70200	75000	79800	84550
	MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES, FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG. OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1

STATE:OHIO

		A D J U S T E D I N C O M E L I M I T S							
P R O G R A M		1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Tuscarawas County, OH									
	VERY LOW INCOME	22900	26200	29450	32700	35350	37950	40550	43200
	LOW INCOME	36600	41850	47050	52300	56500	60650	64850	69050
	MODERATE INCOME	42100	47350	52550	57800	62000	66150	70350	74550
	MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Van Wert County, OH									
	VERY LOW INCOME	22900	26200	29450	32700	35350	37950	40550	43200
	LOW INCOME	36600	41850	47050	52300	56500	60650	64850	69050
	MODERATE INCOME	42100	47350	52550	57800	62000	66150	70350	74550
	MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Vinton County, OH									
	VERY LOW INCOME	22900	26200	29450	32700	35350	37950	40550	43200
	LOW INCOME	36600	41850	47050	52300	56500	60650	64850	69050
	MODERATE INCOME	42100	47350	52550	57800	62000	66150	70350	74550
	MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Washington County, OH									
	VERY LOW INCOME	22900	26200	29450	32700	35350	37950	40550	43200
	LOW INCOME	36600	41850	47050	52300	56500	60650	64850	69050
	MODERATE INCOME	42100	47350	52550	57800	62000	66150	70350	74550
	MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Wayne County, OH									
	VERY LOW INCOME	24650	28150	31650	35150	38000	40800	43600	46400
	LOW INCOME	39400	45000	50650	56250	60750	65250	69750	74250
	MODERATE INCOME	44900	50500	56150	61750	66250	70750	75250	79750
	MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Williams County, OH									
	VERY LOW INCOME	22900	26200	29450	32700	35350	37950	40550	43200
	LOW INCOME	36600	41850	47050	52300	56500	60650	64850	69050
	MODERATE INCOME	42100	47350	52550	57800	62000	66150	70350	74550
	MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Wyandot County, OH									
	VERY LOW INCOME	23000	26300	29600	32850	35500	38150	40750	43400
	LOW INCOME	36800	42050	47300	52550	56750	60950	65150	69350
	MODERATE INCOME	42300	47550	52800	58050	62250	66450	70650	74850
	MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES,
FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG.
OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1

STATE:OKLAHOMA

		A D J U S T E D I N C O M E L I M I T S							
P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*	
Enid, OK MSA									
VERY LOW INCOME	22850	26100	29350	32600	35250	37850	40450	43050	
LOW INCOME	36500	41700	46950	52150	56300	60500	64650	68850	
MODERATE INCOME	42000	47200	52450	57650	61800	66000	70150	74350	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Fort Smith, AR-OK MSA									
Fort Smith, AR-OK HUD Metro FMR Area									
VERY LOW INCOME	19000	21700	24400	27100	29300	31450	33650	35800	
LOW INCOME	30350	34700	39000	43350	46800	50300	53750	57200	
MODERATE INCOME	35850	40200	44500	48850	52300	55800	59250	62700	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Le Flore County, OK HUD Metro FMR Area									
VERY LOW INCOME	20050	22900	25750	28600	30900	33200	35500	37800	
LOW INCOME	32050	36600	41200	45750	49400	53050	56750	60400	
MODERATE INCOME	37550	42100	46700	51250	54900	58550	62250	65900	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Lawton, OK MSA									
Cotton County, OK HUD Metro FMR Area									
VERY LOW INCOME	21600	24650	27750	30800	33300	35750	38200	40700	
LOW INCOME	34500	39450	44350	49300	53250	57200	61150	65100	
MODERATE INCOME	40000	44950	49850	54800	58750	62700	66650	70600	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Lawton, OK HUD Metro FMR Area									
VERY LOW INCOME	23700	27050	30450	33800	36550	39250	41950	44650	
LOW INCOME	37850	43300	48700	54100	58450	62750	67100	71400	
MODERATE INCOME	43350	48800	54200	59600	63950	68250	72600	76900	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Oklahoma City, OK MSA									
Grady County, OK HUD Metro FMR Area									
VERY LOW INCOME	24450	27950	31450	34900	37700	40500	43300	46100	
LOW INCOME	39100	44700	50250	55850	60300	64800	69250	73700	
MODERATE INCOME	44600	50200	55750	61350	65800	70300	74750	79200	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Lincoln County, OK HUD Metro FMR Area									
VERY LOW INCOME	21600	24650	27750	30800	33300	35750	38200	40700	
LOW INCOME	34500	39450	44350	49300	53250	57200	61150	65100	
MODERATE INCOME	40000	44950	49850	54800	58750	62700	66650	70600	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES,
FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG.
OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1

STATE:OKLAHOMA

		A D J U S T E D I N C O M E L I M I T S							
P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*	
Oklahoma City, OK HUD Metro FMR Area									
VERY LOW INCOME	26050	29800	33500	37200	40200	43200	46150	49150	
LOW INCOME	41650	47600	53550	59500	64250	69000	73800	78550	
MODERATE INCOME	47150	53100	59050	65000	69750	74500	79300	84050	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Tulsa, OK MSA									
Okmulgee County, OK HUD Metro FMR Area									
VERY LOW INCOME	20050	22900	25750	28600	30900	33200	35500	37800	
LOW INCOME	32050	36600	41200	45750	49400	53050	56750	60400	
MODERATE INCOME	37550	42100	46700	51250	54900	58550	62250	65900	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Pawnee County, OK HUD Metro FMR Area									
VERY LOW INCOME	20550	23500	26450	29350	31700	34050	36400	38750	
LOW INCOME	32850	37550	42250	46950	50700	54450	58200	61950	
MODERATE INCOME	38350	43050	47750	52450	56200	59950	63700	67450	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Tulsa, OK HUD Metro FMR Area									
VERY LOW INCOME	24400	27900	31400	34850	37650	40450	43250	46050	
LOW INCOME	39050	44600	50200	55750	60200	64650	69150	73600	
MODERATE INCOME	44550	50100	55700	61250	65700	70150	74650	79100	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Adair County, OK									
VERY LOW INCOME	20050	22900	25750	28600	30900	33200	35500	37800	
LOW INCOME	32050	36600	41200	45750	49400	53050	56750	60400	
MODERATE INCOME	37550	42100	46700	51250	54900	58550	62250	65900	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Alfalfa County, OK									
VERY LOW INCOME	25050	28600	32200	35750	38650	41500	44350	47200	
LOW INCOME	40050	45750	51500	57200	61800	66350	70950	75500	
MODERATE INCOME	45550	51250	57000	62700	67300	71850	76450	81000	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Atoka County, OK									
VERY LOW INCOME	20050	22900	25750	28600	30900	33200	35500	37800	
LOW INCOME	32050	36600	41200	45750	49400	53050	56750	60400	
MODERATE INCOME	37550	42100	46700	51250	54900	58550	62250	65900	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES, FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG. OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1

STATE:OKLAHOMA

		A D J U S T E D I N C O M E L I M I T S							
P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*	
Beaver County, OK									
VERY LOW INCOME	22950	26200	29500	32750	35400	38000	40650	43250	
LOW INCOME	36700	41900	47150	52400	56600	60800	65000	69150	
MODERATE INCOME	42200	47400	52650	57900	62100	66300	70500	74650	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Beckham County, OK									
VERY LOW INCOME	23700	27100	30500	33850	36600	39300	42000	44700	
LOW INCOME	37900	43300	48750	54150	58500	62800	67150	71500	
MODERATE INCOME	43400	48800	54250	59650	64000	68300	72650	77000	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Blaine County, OK									
VERY LOW INCOME	21850	25000	28100	31200	33700	36200	38700	41200	
LOW INCOME	34950	39900	44900	49900	53900	57900	61900	65850	
MODERATE INCOME	40450	45400	50400	55400	59400	63400	67400	71350	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Bryan County, OK									
VERY LOW INCOME	20050	22900	25750	28600	30900	33200	35500	37800	
LOW INCOME	32050	36600	41200	45750	49400	53050	56750	60400	
MODERATE INCOME	37550	42100	46700	51250	54900	58550	62250	65900	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Caddo County, OK									
VERY LOW INCOME	20050	22900	25750	28600	30900	33200	35500	37800	
LOW INCOME	32050	36600	41200	45750	49400	53050	56750	60400	
MODERATE INCOME	37550	42100	46700	51250	54900	58550	62250	65900	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Carter County, OK									
VERY LOW INCOME	22000	25150	28300	31400	33950	36450	38950	41450	
LOW INCOME	35200	40200	45250	50250	54250	58300	62300	66350	
MODERATE INCOME	40700	45700	50750	55750	59750	63800	67800	71850	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Cherokee County, OK									
VERY LOW INCOME	20050	22900	25750	28600	30900	33200	35500	37800	
LOW INCOME	32050	36600	41200	45750	49400	53050	56750	60400	
MODERATE INCOME	37550	42100	46700	51250	54900	58550	62250	65900	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Choctaw County, OK									
VERY LOW INCOME	20050	22900	25750	28600	30900	33200	35500	37800	
LOW INCOME	32050	36600	41200	45750	49400	53050	56750	60400	
MODERATE INCOME	37550	42100	46700	51250	54900	58550	62250	65900	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES,
FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG.
OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1

STATE:OKLAHOMA

		A D J U S T E D I N C O M E L I M I T S							
P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*	
Cimarron County, OK									
VERY LOW INCOME	21000	24000	27000	29950	32350	34750	37150	39550	
LOW INCOME	33550	38300	43100	47900	51750	55550	59400	63250	
MODERATE INCOME	39050	43800	48600	53400	57250	61050	64900	68750	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Coal County, OK									
VERY LOW INCOME	21400	24450	27500	30550	33000	35450	37900	40350	
LOW INCOME	34250	39100	44000	48900	52800	56700	60650	64550	
MODERATE INCOME	39750	44600	49500	54400	58300	62200	66150	70050	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Craig County, OK									
VERY LOW INCOME	20050	22900	25750	28600	30900	33200	35500	37800	
LOW INCOME	32050	36600	41200	45750	49400	53050	56750	60400	
MODERATE INCOME	37550	42100	46700	51250	54900	58550	62250	65900	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Custer County, OK									
VERY LOW INCOME	21000	24000	27000	30000	32400	34800	37200	39600	
LOW INCOME	33600	38400	43200	48000	51850	55700	59500	63350	
MODERATE INCOME	39100	43900	48700	53500	57350	61200	65000	68850	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Delaware County, OK									
VERY LOW INCOME	20050	22900	25750	28600	30900	33200	35500	37800	
LOW INCOME	32050	36600	41200	45750	49400	53050	56750	60400	
MODERATE INCOME	37550	42100	46700	51250	54900	58550	62250	65900	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Dewey County, OK									
VERY LOW INCOME	22800	26050	29300	32550	35200	37800	40400	43000	
LOW INCOME	36450	41700	46900	52100	56250	60450	64600	68750	
MODERATE INCOME	41950	47200	52400	57600	61750	65950	70100	74250	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Ellis County, OK									
VERY LOW INCOME	25450	29050	32700	36300	39250	42150	45050	47950	
LOW INCOME	40650	46500	52300	58100	62750	67400	72050	76700	
MODERATE INCOME	46150	52000	57800	63600	68250	72900	77550	82200	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Garvin County, OK									
VERY LOW INCOME	20050	22900	25750	28600	30900	33200	35500	37800	
LOW INCOME	32050	36600	41200	45750	49400	53050	56750	60400	
MODERATE INCOME	37550	42100	46700	51250	54900	58550	62250	65900	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES, FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG. OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1

STATE:OKLAHOMA

		A D J U S T E D I N C O M E L I M I T S							
P R O G R A M		1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Grant County, OK									
	VERY LOW INCOME	24300	27800	31250	34700	37500	40300	43050	45850
	LOW INCOME	38850	44400	49950	55500	59950	64400	68800	73250
	MODERATE INCOME	44350	49900	55450	61000	65450	69900	74300	78750
	MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Greer County, OK									
	VERY LOW INCOME	20050	22900	25750	28600	30900	33200	35500	37800
	LOW INCOME	32050	36600	41200	45750	49400	53050	56750	60400
	MODERATE INCOME	37550	42100	46700	51250	54900	58550	62250	65900
	MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Harmon County, OK									
	VERY LOW INCOME	20050	22900	25750	28600	30900	33200	35500	37800
	LOW INCOME	32050	36600	41200	45750	49400	53050	56750	60400
	MODERATE INCOME	37550	42100	46700	51250	54900	58550	62250	65900
	MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Harper County, OK									
	VERY LOW INCOME	24200	27650	31100	34550	37350	40100	42850	45650
	LOW INCOME	38700	44250	49750	55300	59700	64150	68550	73000
	MODERATE INCOME	44200	49750	55250	60800	65200	69650	74050	78500
	MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Haskell County, OK									
	VERY LOW INCOME	20050	22900	25750	28600	30900	33200	35500	37800
	LOW INCOME	32050	36600	41200	45750	49400	53050	56750	60400
	MODERATE INCOME	37550	42100	46700	51250	54900	58550	62250	65900
	MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Hughes County, OK									
	VERY LOW INCOME	20050	22900	25750	28600	30900	33200	35500	37800
	LOW INCOME	32050	36600	41200	45750	49400	53050	56750	60400
	MODERATE INCOME	37550	42100	46700	51250	54900	58550	62250	65900
	MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Jackson County, OK									
	VERY LOW INCOME	20200	23100	26000	28850	31200	33500	35800	38100
	LOW INCOME	32300	36900	41550	46150	49850	53550	57250	60900
	MODERATE INCOME	37800	42400	47050	51650	55350	59050	62750	66400
	MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Jefferson County, OK									
	VERY LOW INCOME	20050	22900	25750	28600	30900	33200	35500	37800
	LOW INCOME	32050	36600	41200	45750	49400	53050	56750	60400
	MODERATE INCOME	37550	42100	46700	51250	54900	58550	62250	65900
	MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES, FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

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MFH Direct/Guaranteed & Payment Assistance Method 1

STATE:OKLAHOMA

		A D J U S T E D I N C O M E L I M I T S							
P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*	
Johnston County, OK									
VERY LOW INCOME	20050	22900	25750	28600	30900	33200	35500	37800	
LOW INCOME	32050	36600	41200	45750	49400	53050	56750	60400	
MODERATE INCOME	37550	42100	46700	51250	54900	58550	62250	65900	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Kay County, OK									
VERY LOW INCOME	20550	23450	26400	29300	31650	34000	36350	38700	
LOW INCOME	32850	37500	42200	46900	50650	54400	58150	61900	
MODERATE INCOME	38350	43000	47700	52400	56150	59900	63650	67400	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Kingfisher County, OK									
VERY LOW INCOME	26450	30200	34000	37750	40800	43800	46850	49850	
LOW INCOME	42300	48300	54350	60400	65250	70050	74900	79750	
MODERATE INCOME	47800	53800	59850	65900	70750	75550	80400	85250	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Kiowa County, OK									
VERY LOW INCOME	20050	22900	25750	28600	30900	33200	35500	37800	
LOW INCOME	32050	36600	41200	45750	49400	53050	56750	60400	
MODERATE INCOME	37550	42100	46700	51250	54900	58550	62250	65900	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Latimer County, OK									
VERY LOW INCOME	20050	22900	25750	28600	30900	33200	35500	37800	
LOW INCOME	32050	36600	41200	45750	49400	53050	56750	60400	
MODERATE INCOME	37550	42100	46700	51250	54900	58550	62250	65900	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Love County, OK									
VERY LOW INCOME	21100	24100	27100	30100	32550	34950	37350	39750	
LOW INCOME	33700	38500	43350	48150	52000	55850	59700	63550	
MODERATE INCOME	39200	44000	48850	53650	57500	61350	65200	69050	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Major County, OK									
VERY LOW INCOME	23800	27200	30600	34000	36750	39450	42200	44900	
LOW INCOME	38100	43500	48950	54400	58750	63100	67450	71800	
MODERATE INCOME	43600	49000	54450	59900	64250	68600	72950	77300	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Marshall County, OK									
VERY LOW INCOME	20050	22900	25750	28600	30900	33200	35500	37800	
LOW INCOME	32050	36600	41200	45750	49400	53050	56750	60400	
MODERATE INCOME	37550	42100	46700	51250	54900	58550	62250	65900	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES, FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG. OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1

STATE:OKLAHOMA

----- A D J U S T E D I N C O M E L I M I T S -----

P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Mayes County, OK								
VERY LOW INCOME	20750	23700	26650	29600	32000	34350	36750	39100
LOW INCOME	33150	37900	42600	47350	51150	54950	58700	62500
MODERATE INCOME	38650	43400	48100	52850	56650	60450	64200	68000
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
McCurtain County, OK								
VERY LOW INCOME	20050	22900	25750	28600	30900	33200	35500	37800
LOW INCOME	32050	36600	41200	45750	49400	53050	56750	60400
MODERATE INCOME	37550	42100	46700	51250	54900	58550	62250	65900
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
McIntosh County, OK								
VERY LOW INCOME	20050	22900	25750	28600	30900	33200	35500	37800
LOW INCOME	32050	36600	41200	45750	49400	53050	56750	60400
MODERATE INCOME	37550	42100	46700	51250	54900	58550	62250	65900
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Murray County, OK								
VERY LOW INCOME	23000	26300	29600	32850	35500	38150	40750	43400
LOW INCOME	36800	42050	47300	52550	56750	60950	65150	69350
MODERATE INCOME	42300	47550	52800	58050	62250	66450	70650	74850
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Muskogee County, OK								
VERY LOW INCOME	20050	22900	25750	28600	30900	33200	35500	37800
LOW INCOME	32050	36600	41200	45750	49400	53050	56750	60400
MODERATE INCOME	37550	42100	46700	51250	54900	58550	62250	65900
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Noble County, OK								
VERY LOW INCOME	23800	27200	30600	34000	36750	39450	42200	44900
LOW INCOME	38100	43500	48950	54400	58750	63100	67450	71800
MODERATE INCOME	43600	49000	54450	59900	64250	68600	72950	77300
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Nowata County, OK								
VERY LOW INCOME	20050	22900	25750	28600	30900	33200	35500	37800
LOW INCOME	32050	36600	41200	45750	49400	53050	56750	60400
MODERATE INCOME	37550	42100	46700	51250	54900	58550	62250	65900
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Okfuskee County, OK								
VERY LOW INCOME	20050	22900	25750	28600	30900	33200	35500	37800
LOW INCOME	32050	36600	41200	45750	49400	53050	56750	60400
MODERATE INCOME	37550	42100	46700	51250	54900	58550	62250	65900
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES,
FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG.
OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1
STATE:OKLAHOMA

----- A D J U S T E D I N C O M E L I M I T S -----

P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Ottawa County, OK								
VERY LOW INCOME	20050	22900	25750	28600	30900	33200	35500	37800
LOW INCOME	32050	36600	41200	45750	49400	53050	56750	60400
MODERATE INCOME	37550	42100	46700	51250	54900	58550	62250	65900
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Payne County, OK								
VERY LOW INCOME	21850	24950	28050	31150	33650	36150	38650	41150
LOW INCOME	34900	39900	44850	49850	53850	57850	61800	65800
MODERATE INCOME	40400	45400	50350	55350	59350	63350	67300	71300
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Pittsburg County, OK								
VERY LOW INCOME	21250	24300	27350	30350	32800	35250	37650	40100
LOW INCOME	34000	38850	43700	48550	52450	56300	60200	64100
MODERATE INCOME	39500	44350	49200	54050	57950	61800	65700	69600
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Pontotoc County, OK								
VERY LOW INCOME	22050	25200	28350	31450	34000	36500	39000	41550
LOW INCOME	35200	40250	45250	50300	54300	58350	62350	66400
MODERATE INCOME	40700	45750	50750	55800	59800	63850	67850	71900
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Pottawatomie County, OK								
VERY LOW INCOME	21550	24600	27700	30750	33250	35700	38150	40600
LOW INCOME	34450	39350	44300	49200	53150	57050	61000	64950
MODERATE INCOME	39950	44850	49800	54700	58650	62550	66500	70450
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Pushmataha County, OK								
VERY LOW INCOME	20050	22900	25750	28600	30900	33200	35500	37800
LOW INCOME	32050	36600	41200	45750	49400	53050	56750	60400
MODERATE INCOME	37550	42100	46700	51250	54900	58550	62250	65900
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Roger Mills County, OK								
VERY LOW INCOME	24000	27400	30850	34250	37000	39750	42500	45250
LOW INCOME	38350	43850	49300	54800	59200	63550	67950	72350
MODERATE INCOME	43850	49350	54800	60300	64700	69050	73450	77850
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Seminole County, OK								
VERY LOW INCOME	20050	22900	25750	28600	30900	33200	35500	37800
LOW INCOME	32050	36600	41200	45750	49400	53050	56750	60400
MODERATE INCOME	37550	42100	46700	51250	54900	58550	62250	65900
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES,
FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES
 ** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG.
 OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1
 STATE:OKLAHOMA

		----- A D J U S T E D I N C O M E L I M I T S -----							
P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*	
Stephens County, OK									
VERY LOW INCOME	21650	24750	27850	30900	33400	35850	38350	40800	
LOW INCOME	34600	39550	44500	49450	53400	57350	61300	65250	
MODERATE INCOME	40100	45050	50000	54950	58900	62850	66800	70750	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Texas County, OK									
VERY LOW INCOME	22450	25650	28850	32050	34650	37200	39750	42350	
LOW INCOME	35900	41050	46150	51300	55400	59500	63600	67700	
MODERATE INCOME	41400	46550	51650	56800	60900	65000	69100	73200	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Tillman County, OK									
VERY LOW INCOME	20050	22900	25750	28600	30900	33200	35500	37800	
LOW INCOME	32050	36600	41200	45750	49400	53050	56750	60400	
MODERATE INCOME	37550	42100	46700	51250	54900	58550	62250	65900	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Washington County, OK									
VERY LOW INCOME	23050	26350	29650	32900	35550	38200	40800	43450	
LOW INCOME	36850	42100	47400	52650	56850	61050	65300	69500	
MODERATE INCOME	42350	47600	52900	58150	62350	66550	70800	75000	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Washita County, OK									
VERY LOW INCOME	22350	25550	28750	31900	34500	37050	39600	42150	
LOW INCOME	35750	40850	45950	51050	55150	59200	63300	67400	
MODERATE INCOME	41250	46350	51450	56550	60650	64700	68800	72900	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Woods County, OK									
VERY LOW INCOME	29550	33750	37950	42150	45550	48900	52300	55650	
LOW INCOME	47200	53950	60700	67450	72850	78250	83650	89050	
MODERATE INCOME	52700	59450	66200	72950	78350	83750	89150	94550	
MOD. INC-GUAR. LOAN	67850	77550	87250	96950	104700	112450	120200	127950	
Woodward County, OK									
VERY LOW INCOME	26700	30500	34300	38100	41150	44200	47250	50300	
LOW INCOME	42650	48750	54850	60950	65850	70700	75600	80450	
MODERATE INCOME	48150	54250	60350	66450	71350	76200	81100	85950	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES,
 FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES
 ** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG.
 OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1

STATE: OREGON

		A D J U S T E D I N C O M E L I M I T S							
P R O G R A M		1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Albany, OR MSA									
	VERY LOW INCOME	23000	26250	29550	32800	35450	38050	40700	43300
	LOW INCOME	36750	42000	47250	52500	56700	60900	65100	69300
	MODERATE INCOME	42250	47500	52750	58000	62200	66400	70600	74800
	MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Bend-Redmond, OR MSA									
	VERY LOW INCOME	26850	30650	34500	38300	41400	44450	47500	50600
	LOW INCOME	42900	49050	55150	61300	66200	71100	76000	80900
	MODERATE INCOME	48400	54550	60650	66800	71700	76600	81500	86400
	MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Corvallis, OR MSA									
	VERY LOW INCOME	29450	33650	37850	42050	45450	48800	52150	55550
	LOW INCOME	47100	53850	60550	67300	72700	78050	83450	88850
	MODERATE INCOME	52600	59350	66050	72800	78200	83550	88950	94350
	MOD. INC-GUAR. LOAN	67750	77400	87100	96750	104500	112250	119950	127700
Eugene-Springfield, OR MSA									
	VERY LOW INCOME	24500	28000	31500	35000	37800	40600	43400	46200
	LOW INCOME	39200	44800	50400	56000	60500	64950	69450	73900
	MODERATE INCOME	44700	50300	55900	61500	66000	70450	74950	79400
	MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Grants Pass, OR MSA									
	VERY LOW INCOME	21700	24800	27900	31000	33500	36000	38450	40950
	LOW INCOME	34700	39700	44650	49600	53550	57550	61500	65450
	MODERATE INCOME	40200	45200	50150	55100	59050	63050	67000	70950
	MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Medford, OR MSA									
	VERY LOW INCOME	22800	26050	29300	32550	35200	37800	40400	43000
	LOW INCOME	36450	41700	46900	52100	56250	60450	64600	68750
	MODERATE INCOME	41950	47200	52400	57600	61750	65950	70100	74250
	MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Portland-Vancouver-Hillsboro, OR-WA MSA									
	VERY LOW INCOME	32250	36850	41450	46050	49750	53450	57150	60800
	LOW INCOME	51600	58950	66350	73700	79600	85500	91400	97300
	MODERATE INCOME	57100	64450	71850	79200	85100	91000	96900	102800
	MOD. INC-GUAR. LOAN	74150	84750	95350	105950	114450	122900	131400	139850
Salem, OR MSA									
	VERY LOW INCOME	24750	28250	31800	35300	38150	40950	43800	46600
	LOW INCOME	39550	45200	50850	56500	61000	65550	70050	74600
	MODERATE INCOME	45050	50700	56350	62000	66500	71050	75550	80100
	MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES, FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG. OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1
 STATE: OREGON

----- A D J U S T E D I N C O M E L I M I T S -----

P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Baker County, OR								
VERY LOW INCOME	21500	24600	27650	30700	33200	35650	38100	40550
LOW INCOME	34350	39300	44200	49100	53050	56950	60900	64800
MODERATE INCOME	39850	44800	49700	54600	58550	62450	66400	70300
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Clatsop County, OR								
VERY LOW INCOME	24450	27950	31450	34900	37700	40500	43300	46100
LOW INCOME	39100	44700	50250	55850	60300	64800	69250	73700
MODERATE INCOME	44600	50200	55750	61350	65800	70300	74750	79200
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Coos County, OR								
VERY LOW INCOME	21500	24600	27650	30700	33200	35650	38100	40550
LOW INCOME	34350	39300	44200	49100	53050	56950	60900	64800
MODERATE INCOME	39850	44800	49700	54600	58550	62450	66400	70300
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Crook County, OR								
VERY LOW INCOME	21500	24600	27650	30700	33200	35650	38100	40550
LOW INCOME	34350	39300	44200	49100	53050	56950	60900	64800
MODERATE INCOME	39850	44800	49700	54600	58550	62450	66400	70300
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Curry County, OR								
VERY LOW INCOME	21500	24600	27650	30700	33200	35650	38100	40550
LOW INCOME	34350	39300	44200	49100	53050	56950	60900	64800
MODERATE INCOME	39850	44800	49700	54600	58550	62450	66400	70300
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Douglas County, OR								
VERY LOW INCOME	21900	25000	28150	31250	33750	36250	38750	41250
LOW INCOME	35000	40000	45000	50000	54000	58000	62000	66000
MODERATE INCOME	40500	45500	50500	55500	59500	63500	67500	71500
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Gilliam County, OR								
VERY LOW INCOME	21500	24600	27650	30700	33200	35650	38100	40550
LOW INCOME	34350	39300	44200	49100	53050	56950	60900	64800
MODERATE INCOME	39850	44800	49700	54600	58550	62450	66400	70300
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Grant County, OR								
VERY LOW INCOME	21500	24600	27650	30700	33200	35650	38100	40550
LOW INCOME	34350	39300	44200	49100	53050	56950	60900	64800
MODERATE INCOME	39850	44800	49700	54600	58550	62450	66400	70300
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES,
 FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES
 ** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG.
 OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1

STATE: OREGON

P R O G R A M	A D J U S T E D I N C O M E L I M I T S							
	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Harney County, OR								
VERY LOW INCOME	21500	24600	27650	30700	33200	35650	38100	40550
LOW INCOME	34350	39300	44200	49100	53050	56950	60900	64800
MODERATE INCOME	39850	44800	49700	54600	58550	62450	66400	70300
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Hood River County, OR								
VERY LOW INCOME	25100	28700	32300	35850	38750	41600	44500	47350
LOW INCOME	40150	45900	51600	57350	61950	66550	71100	75700
MODERATE INCOME	45650	51400	57100	62850	67450	72050	76600	81200
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Jefferson County, OR								
VERY LOW INCOME	21500	24600	27650	30700	33200	35650	38100	40550
LOW INCOME	34350	39300	44200	49100	53050	56950	60900	64800
MODERATE INCOME	39850	44800	49700	54600	58550	62450	66400	70300
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Klamath County, OR								
VERY LOW INCOME	21500	24600	27650	30700	33200	35650	38100	40550
LOW INCOME	34350	39300	44200	49100	53050	56950	60900	64800
MODERATE INCOME	39850	44800	49700	54600	58550	62450	66400	70300
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Lake County, OR								
VERY LOW INCOME	21500	24600	27650	30700	33200	35650	38100	40550
LOW INCOME	34350	39300	44200	49100	53050	56950	60900	64800
MODERATE INCOME	39850	44800	49700	54600	58550	62450	66400	70300
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Lincoln County, OR								
VERY LOW INCOME	21500	24600	27650	30700	33200	35650	38100	40550
LOW INCOME	34350	39300	44200	49100	53050	56950	60900	64800
MODERATE INCOME	39850	44800	49700	54600	58550	62450	66400	70300
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Malheur County, OR								
VERY LOW INCOME	21500	24600	27650	30700	33200	35650	38100	40550
LOW INCOME	34350	39300	44200	49100	53050	56950	60900	64800
MODERATE INCOME	39850	44800	49700	54600	58550	62450	66400	70300
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Morrow County, OR								
VERY LOW INCOME	22150	25300	28450	31600	34150	36700	39200	41750
LOW INCOME	35400	40450	45500	50550	54600	58650	62700	66750
MODERATE INCOME	40900	45950	51000	56050	60100	64150	68200	72250
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES, FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG. OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1
 STATE: OREGON

		A D J U S T E D I N C O M E L I M I T S							
P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*	
Sherman County, OR									
VERY LOW INCOME	24350	27800	31300	34750	37550	40350	43100	45900	
LOW INCOME	38900	44500	50050	55600	60050	64500	68950	73400	
MODERATE INCOME	44400	50000	55550	61100	65550	70000	74450	78900	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Tillamook County, OR									
VERY LOW INCOME	21500	24600	27650	30700	33200	35650	38100	40550	
LOW INCOME	34350	39300	44200	49100	53050	56950	60900	64800	
MODERATE INCOME	39850	44800	49700	54600	58550	62450	66400	70300	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Umatilla County, OR									
VERY LOW INCOME	22900	26150	29400	32650	35300	37900	40500	43100	
LOW INCOME	36600	41800	47050	52250	56450	60600	64800	68950	
MODERATE INCOME	42100	47300	52550	57750	61950	66100	70300	74450	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Union County, OR									
VERY LOW INCOME	21500	24600	27650	30700	33200	35650	38100	40550	
LOW INCOME	34350	39300	44200	49100	53050	56950	60900	64800	
MODERATE INCOME	39850	44800	49700	54600	58550	62450	66400	70300	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Wallowa County, OR									
VERY LOW INCOME	22300	25450	28650	31800	34350	36900	39450	42000	
LOW INCOME	35650	40700	45800	50900	54950	59050	63100	67200	
MODERATE INCOME	41150	46200	51300	56400	60450	64550	68600	72700	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Wasco County, OR									
VERY LOW INCOME	23350	26700	30050	33350	36050	38700	41400	44050	
LOW INCOME	37350	42700	48000	53350	57600	61900	66150	70400	
MODERATE INCOME	42850	48200	53500	58850	63100	67400	71650	75900	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Wheeler County, OR									
VERY LOW INCOME	21500	24600	27650	30700	33200	35650	38100	40550	
LOW INCOME	34350	39300	44200	49100	53050	56950	60900	64800	
MODERATE INCOME	39850	44800	49700	54600	58550	62450	66400	70300	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES, FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES
 ** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG. OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1

STATE: PENNSYLVANIA

		A D J U S T E D I N C O M E L I M I T S							
P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*	
Allentown-Bethlehem-Easton, PA-NJ MSA									
Allentown-Bethlehem-Easton, PA HUD Metro FMR Area									
VERY LOW INCOME	27450	31400	35300	39200	42350	45500	48650	51750	
LOW INCOME	43900	50150	56450	62700	67700	72750	77750	82750	
MODERATE INCOME	49400	55650	61950	68200	73200	78250	83250	88250	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Altoona, PA MSA									
VERY LOW INCOME	22800	26050	29300	32550	35200	37800	40400	43000	
LOW INCOME	36450	41700	46900	52100	56250	60450	64600	68750	
MODERATE INCOME	41950	47200	52400	57600	61750	65950	70100	74250	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Bloomsburg-Berwick, PA MSA									
Columbia County, PA HUD Metro FMR Area									
VERY LOW INCOME	23050	26350	29650	32900	35550	38200	40800	43450	
LOW INCOME	36850	42100	47400	52650	56850	61050	65300	69500	
MODERATE INCOME	42350	47600	52900	58150	62350	66550	70800	75000	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Montour County, PA HUD Metro FMR Area									
VERY LOW INCOME	26750	30550	34350	38150	41250	44300	47350	50400	
LOW INCOME	42750	48850	54950	61050	65950	70800	75700	80600	
MODERATE INCOME	48250	54350	60450	66550	71450	76300	81200	86100	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Chambersburg-Waynesboro, PA MSA									
VERY LOW INCOME	27450	31350	35250	39150	42300	45450	48550	51700	
LOW INCOME	43850	50100	56400	62650	67650	72650	77700	82700	
MODERATE INCOME	49350	55600	61900	68150	73150	78150	83200	88200	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
East Stroudsburg, PA MSA									
VERY LOW INCOME	27700	31650	35600	39550	42750	45900	49050	52250	
LOW INCOME	44300	50650	56950	63300	68350	73450	78500	83550	
MODERATE INCOME	49800	56150	62450	68800	73850	78950	84000	89050	
MOD. INC-GUAR. LOAN	63700	72800	81900	91000	98300	105550	112850	120100	
Erie, PA MSA									
VERY LOW INCOME	25050	28600	32200	35750	38650	41500	44350	47200	
LOW INCOME	40050	45750	51500	57200	61800	66350	70950	75500	
MODERATE INCOME	45550	51250	57000	62700	67300	71850	76450	81000	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES, FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG. OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1

STATE: PENNSYLVANIA

		A D J U S T E D I N C O M E L I M I T S							
P R O G R A M		1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Gettysburg, PA MSA									
	VERY LOW INCOME	30000	34300	38600	42850	46300	49750	53150	56600
	LOW INCOME	48000	54850	61700	68550	74050	79500	85000	90500
	MODERATE INCOME	53500	60350	67200	74050	79550	85000	90500	96000
	MOD. INC-GUAR. LOAN	69000	78850	88700	98550	106450	114300	122200	130100
Harrisburg-Carlisle, PA MSA									
	VERY LOW INCOME	29750	34000	38250	42500	45900	49300	52700	56100
	LOW INCOME	47600	54400	61200	68000	73450	78900	84300	89750
	MODERATE INCOME	53100	59900	66700	73500	78950	84400	89800	95250
	MOD. INC-GUAR. LOAN	68450	78200	88000	97750	105550	113400	121200	129050
Johnstown, PA MSA									
	VERY LOW INCOME	22750	26000	29250	32450	35050	37650	40250	42850
	LOW INCOME	36350	41500	46700	51900	56050	60200	64350	68500
	MODERATE INCOME	41850	47000	52200	57400	61550	65700	69850	74000
	MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Lancaster, PA MSA									
	VERY LOW INCOME	27850	31800	35800	39750	42950	46150	49300	52500
	LOW INCOME	44500	50900	57250	63600	68700	73800	78850	83950
	MODERATE INCOME	50000	56400	62750	69100	74200	79300	84350	89450
	MOD. INC-GUAR. LOAN	64000	73150	82300	91450	98750	106100	113400	120700
Lebanon, PA MSA									
	VERY LOW INCOME	26950	30800	34650	38500	41600	44700	47750	50850
	LOW INCOME	43100	49300	55450	61600	66550	71450	76400	81300
	MODERATE INCOME	48600	54800	60950	67100	72050	76950	81900	86800
	MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
New York-Newark-Jersey City, NY-NJ-PA MS									
Pike County, PA HUD Metro FMR Area									
	VERY LOW INCOME	27700	31650	35600	39550	42750	45900	49050	52250
	LOW INCOME	44300	50650	56950	63300	68350	73450	78500	83550
	MODERATE INCOME	49800	56150	62450	68800	73850	78950	84000	89050
	MOD. INC-GUAR. LOAN	63700	72800	81900	91000	98300	105550	112850	120100
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD MSA									
	VERY LOW INCOME	33850	38650	43500	48300	52200	56050	59900	63800
	LOW INCOME	54100	61850	69550	77300	83500	89650	95850	102050
	MODERATE INCOME	59600	67350	75050	82800	89000	95150	101350	107550
	MOD. INC-GUAR. LOAN	77750	88900	100000	111100	120000	128900	137750	146650

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES, FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG. OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1

STATE: PENNSYLVANIA

		A D J U S T E D I N C O M E L I M I T S							
P R O G R A M		1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Pittsburgh, PA MSA									
Armstrong County, PA HUD Metro FMR Area									
	VERY LOW INCOME	22750	26000	29250	32500	35100	37700	40300	42900
	LOW INCOME	36400	41600	46800	52000	56150	60300	64500	68650
	MODERATE INCOME	41900	47100	52300	57500	61650	65800	70000	74150
	MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Pittsburgh, PA HUD Metro FMR Area									
	VERY LOW INCOME	29050	33200	37350	41500	44850	48150	51500	54800
	LOW INCOME	46500	53100	59750	66400	71700	77000	82350	87650
	MODERATE INCOME	52000	58600	65250	71900	77200	82500	87850	93150
	MOD. INC-GUAR. LOAN	66800	76350	85900	95450	103100	110700	118350	126000
Reading, PA MSA									
	VERY LOW INCOME	27550	31450	35400	39300	42450	45600	48750	51900
	LOW INCOME	44050	50300	56600	62900	67950	72950	78000	83050
	MODERATE INCOME	49550	55800	62100	68400	73450	78450	83500	88550
	MOD. INC-GUAR. LOAN	63300	72300	81350	90400	97650	104850	112100	119350
Scranton--Wilkes-Barre, PA MSA									
	VERY LOW INCOME	25100	28700	32300	35850	38750	41600	44500	47350
	LOW INCOME	40150	45900	51600	57350	61950	66550	71100	75700
	MODERATE INCOME	45650	51400	57100	62850	67450	72050	76600	81200
	MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
State College, PA MSA									
	VERY LOW INCOME	31750	36250	40800	45300	48950	52550	56200	59800
	LOW INCOME	50750	58000	65250	72500	78300	84100	89900	95700
	MODERATE INCOME	56250	63500	70750	78000	83800	89600	95400	101200
	MOD. INC-GUAR. LOAN	72950	83350	93800	104200	112550	120850	129200	137550
Williamsport, PA MSA									
	VERY LOW INCOME	23350	26700	30050	33350	36050	38700	41400	44050
	LOW INCOME	37350	42700	48000	53350	57600	61900	66150	70400
	MODERATE INCOME	42850	48200	53500	58850	63100	67400	71650	75900
	MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
York-Hanover, PA MSA									
	VERY LOW INCOME	28800	32900	37000	41100	44400	47700	51000	54300
	LOW INCOME	46050	52600	59200	65750	71000	76250	81550	86800
	MODERATE INCOME	51550	58100	64700	71250	76500	81750	87050	92300
	MOD. INC-GUAR. LOAN	66150	75600	85050	94500	102050	109600	117200	124750

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES, FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

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MFH Direct/Guaranteed & Payment Assistance Method 1
 STATE: PENNSYLVANIA

----- A D J U S T E D I N C O M E L I M I T S -----

P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Youngstown-Warren-Boardman, OH-PA MSA								
Sharon, PA HUD Metro FMR Area								
VERY LOW INCOME	23350	26700	30050	33350	36050	38700	41400	44050
LOW INCOME	37350	42700	48000	53350	57600	61900	66150	70400
MODERATE INCOME	42850	48200	53500	58850	63100	67400	71650	75900
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Bedford County, PA								
VERY LOW INCOME	22750	26000	29250	32450	35050	37650	40250	42850
LOW INCOME	36350	41500	46700	51900	56050	60200	64350	68500
MODERATE INCOME	41850	47000	52200	57400	61550	65700	69850	74000
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Bradford County, PA								
VERY LOW INCOME	23500	26850	30200	33550	36250	38950	41650	44300
LOW INCOME	37600	42950	48350	53700	58000	62300	66600	70900
MODERATE INCOME	43100	48450	53850	59200	63500	67800	72100	76400
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Cameron County, PA								
VERY LOW INCOME	22750	26000	29250	32450	35050	37650	40250	42850
LOW INCOME	36350	41500	46700	51900	56050	60200	64350	68500
MODERATE INCOME	41850	47000	52200	57400	61550	65700	69850	74000
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Clarion County, PA								
VERY LOW INCOME	22750	26000	29250	32450	35050	37650	40250	42850
LOW INCOME	36350	41500	46700	51900	56050	60200	64350	68500
MODERATE INCOME	41850	47000	52200	57400	61550	65700	69850	74000
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Clearfield County, PA								
VERY LOW INCOME	22750	26000	29250	32450	35050	37650	40250	42850
LOW INCOME	36350	41500	46700	51900	56050	60200	64350	68500
MODERATE INCOME	41850	47000	52200	57400	61550	65700	69850	74000
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Clinton County, PA								
VERY LOW INCOME	22750	26000	29250	32450	35050	37650	40250	42850
LOW INCOME	36350	41500	46700	51900	56050	60200	64350	68500
MODERATE INCOME	41850	47000	52200	57400	61550	65700	69850	74000
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES,
 FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES
 ** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG.
 OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1

STATE: PENNSYLVANIA

		A D J U S T E D I N C O M E L I M I T S							
P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*	
Crawford County, PA									
VERY LOW INCOME	23100	26400	29700	33000	35650	38300	40950	43600	
LOW INCOME	36950	42250	47500	52800	57000	61250	65450	69700	
MODERATE INCOME	42450	47750	53000	58300	62500	66750	70950	75200	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Elk County, PA									
VERY LOW INCOME	23450	26800	30150	33450	36150	38850	41500	44200	
LOW INCOME	37450	42800	48150	53500	57800	62050	66350	70600	
MODERATE INCOME	42950	48300	53650	59000	63300	67550	71850	76100	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Forest County, PA									
VERY LOW INCOME	22750	26000	29250	32450	35050	37650	40250	42850	
LOW INCOME	36350	41500	46700	51900	56050	60200	64350	68500	
MODERATE INCOME	41850	47000	52200	57400	61550	65700	69850	74000	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Fulton County, PA									
VERY LOW INCOME	22900	26150	29400	32650	35300	37900	40500	43100	
LOW INCOME	36600	41800	47050	52250	56450	60600	64800	68950	
MODERATE INCOME	42100	47300	52550	57750	61950	66100	70300	74450	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Greene County, PA									
VERY LOW INCOME	23450	26800	30150	33450	36150	38850	41500	44200	
LOW INCOME	37450	42800	48150	53500	57800	62050	66350	70600	
MODERATE INCOME	42950	48300	53650	59000	63300	67550	71850	76100	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Huntingdon County, PA									
VERY LOW INCOME	22750	26000	29250	32450	35050	37650	40250	42850	
LOW INCOME	36350	41500	46700	51900	56050	60200	64350	68500	
MODERATE INCOME	41850	47000	52200	57400	61550	65700	69850	74000	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Indiana County, PA									
VERY LOW INCOME	22750	26000	29250	32450	35050	37650	40250	42850	
LOW INCOME	36350	41500	46700	51900	56050	60200	64350	68500	
MODERATE INCOME	41850	47000	52200	57400	61550	65700	69850	74000	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Jefferson County, PA									
VERY LOW INCOME	22750	26000	29250	32450	35050	37650	40250	42850	
LOW INCOME	36350	41500	46700	51900	56050	60200	64350	68500	
MODERATE INCOME	41850	47000	52200	57400	61550	65700	69850	74000	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES,
FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG.
OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1

STATE: PENNSYLVANIA

----- A D J U S T E D I N C O M E L I M I T S -----

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Juniata County, PA								
VERY LOW INCOME	22900	26150	29400	32650	35300	37900	40500	43100
LOW INCOME	36600	41800	47050	52250	56450	60600	64800	68950
MODERATE INCOME	42100	47300	52550	57750	61950	66100	70300	74450
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Lawrence County, PA								
VERY LOW INCOME	24250	27700	31150	34600	37400	40150	42950	45700
LOW INCOME	38750	44300	49800	55350	59800	64200	68650	73050
MODERATE INCOME	44250	49800	55300	60850	65300	69700	74150	78550
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
McKean County, PA								
VERY LOW INCOME	22750	26000	29250	32450	35050	37650	40250	42850
LOW INCOME	36350	41500	46700	51900	56050	60200	64350	68500
MODERATE INCOME	41850	47000	52200	57400	61550	65700	69850	74000
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Mifflin County, PA								
VERY LOW INCOME	22750	26000	29250	32450	35050	37650	40250	42850
LOW INCOME	36350	41500	46700	51900	56050	60200	64350	68500
MODERATE INCOME	41850	47000	52200	57400	61550	65700	69850	74000
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Northumberland County, PA								
VERY LOW INCOME	23900	27300	30700	34100	36850	39600	42300	45050
LOW INCOME	38200	43650	49100	54550	58900	63300	67650	72000
MODERATE INCOME	43700	49150	54600	60050	64400	68800	73150	77500
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Potter County, PA								
VERY LOW INCOME	22750	26000	29250	32450	35050	37650	40250	42850
LOW INCOME	36350	41500	46700	51900	56050	60200	64350	68500
MODERATE INCOME	41850	47000	52200	57400	61550	65700	69850	74000
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Schuylkill County, PA								
VERY LOW INCOME	23250	26550	29850	33150	35850	38500	41150	43800
LOW INCOME	37150	42450	47750	53050	57300	61550	65800	70050
MODERATE INCOME	42650	47950	53250	58550	62800	67050	71300	75550
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Snyder County, PA								
VERY LOW INCOME	23450	26800	30150	33450	36150	38850	41500	44200
LOW INCOME	37450	42800	48150	53500	57800	62050	66350	70600
MODERATE INCOME	42950	48300	53650	59000	63300	67550	71850	76100
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES,
FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG.
OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1
 STATE: PENNSYLVANIA

		A D J U S T E D I N C O M E L I M I T S							
P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*	
Somerset County, PA									
VERY LOW INCOME	22750	26000	29250	32450	35050	37650	40250	42850	
LOW INCOME	36350	41500	46700	51900	56050	60200	64350	68500	
MODERATE INCOME	41850	47000	52200	57400	61550	65700	69850	74000	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Sullivan County, PA									
VERY LOW INCOME	22750	26000	29250	32450	35050	37650	40250	42850	
LOW INCOME	36350	41500	46700	51900	56050	60200	64350	68500	
MODERATE INCOME	41850	47000	52200	57400	61550	65700	69850	74000	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Susquehanna County, PA									
VERY LOW INCOME	23150	26450	29750	33050	35700	38350	41000	43650	
LOW INCOME	37050	42300	47600	52900	57150	61350	65600	69850	
MODERATE INCOME	42550	47800	53100	58400	62650	66850	71100	75350	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Tioga County, PA									
VERY LOW INCOME	22750	26000	29250	32450	35050	37650	40250	42850	
LOW INCOME	36350	41500	46700	51900	56050	60200	64350	68500	
MODERATE INCOME	41850	47000	52200	57400	61550	65700	69850	74000	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Union County, PA									
VERY LOW INCOME	25050	28600	32200	35750	38650	41500	44350	47200	
LOW INCOME	40050	45750	51500	57200	61800	66350	70950	75500	
MODERATE INCOME	45550	51250	57000	62700	67300	71850	76450	81000	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Venango County, PA									
VERY LOW INCOME	22750	26000	29250	32450	35050	37650	40250	42850	
LOW INCOME	36350	41500	46700	51900	56050	60200	64350	68500	
MODERATE INCOME	41850	47000	52200	57400	61550	65700	69850	74000	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Warren County, PA									
VERY LOW INCOME	22750	26000	29250	32450	35050	37650	40250	42850	
LOW INCOME	36350	41500	46700	51900	56050	60200	64350	68500	
MODERATE INCOME	41850	47000	52200	57400	61550	65700	69850	74000	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Wayne County, PA									
VERY LOW INCOME	24150	27600	31050	34500	37300	40050	42800	45550	
LOW INCOME	38650	44150	49700	55200	59600	64050	68450	72850	
MODERATE INCOME	44150	49650	55200	60700	65100	69550	73950	78350	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES,
 FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES
 ** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG.
 OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1
 STATE:RHODE ISLAND

		----- A D J U S T E D I N C O M E L I M I T S -----							
P R O G R A M		1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Providence-Warwick, RI-MA MSA									
Newport-Middleton-Portsmouth, RI HUD Metro FMR Area									
	VERY LOW INCOME	35350	40400	45450	50450	54500	58550	62600	66600
	LOW INCOME	54950	62800	70650	78500	84800	91050	97350	103600
	MODERATE INCOME	60450	68300	76150	84000	90300	96550	102850	109100
	MOD.INC-GUAR.LOAN	79000	90300	101550	112850	121900	130900	139950	148950
Providence-Fall River, RI-MA HUD Metro FMR Area									
	VERY LOW INCOME	30450	34800	39150	43500	47000	50500	53950	57450
	LOW INCOME	48700	55700	62650	69600	75150	80750	86300	91850
	MODERATE INCOME	54200	61200	68150	75100	80650	86250	91800	97350
	MOD.INC-GUAR.LOAN	70050	80050	90050	100050	108050	116050	124050	132050
Westerly-Hopkinton-New Shoreham, RI HUD Metro FMR Area									
	VERY LOW INCOME	31300	35800	40250	44700	48300	51900	55450	59050
	LOW INCOME	50050	57200	64350	71500	77200	82950	88650	94400
	MODERATE INCOME	55550	62700	69850	77000	82700	88450	94150	99900
	MOD.INC-GUAR.LOAN	71950	82250	92500	102800	111000	119250	127450	135700

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES,
 FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES
 ** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG.
 OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1

STATE:SOUTH CAROLINA

		A D J U S T E D I N C O M E L I M I T S							
P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*	
Augusta-Richmond County, GA-SC MSA									
Augusta-Richmond County, GA-SC HUD Metro FMR Area									
VERY LOW INCOME	23100	26400	29700	32950	35600	38250	40900	43500	
LOW INCOME	36900	42150	47450	52700	56900	61150	65350	69550	
MODERATE INCOME	42400	47650	52950	58200	62400	66650	70850	75050	
MOD.INC-GUAR.LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Charleston-North Charleston, SC MSA									
VERY LOW INCOME	28350	32400	36450	40500	43750	47000	50250	53500	
LOW INCOME	45350	51850	58300	64800	70000	75150	80350	85550	
MODERATE INCOME	50850	57350	63800	70300	75500	80650	85850	91050	
MOD.INC-GUAR.LOAN	65200	74500	83850	93150	100600	108050	115500	122950	
Charlotte-Concord-Gastonia, NC-SC MSA									
Charlotte-Concord-Gastonia, NC-SC HUD Metro FMR Area									
VERY LOW INCOME	29250	33400	37600	41750	45100	48450	51800	55150	
LOW INCOME	46750	53450	60100	66800	72150	77500	82850	88200	
MODERATE INCOME	52250	58950	65600	72300	77650	83000	88350	93700	
MOD.INC-GUAR.LOAN	67250	76850	86450	96050	103750	111400	119100	126800	
Chester County, SC HUD Metro FMR Area									
VERY LOW INCOME	18950	21650	24350	27050	29250	31400	33550	35750	
LOW INCOME	30300	34650	38950	43300	46750	50250	53700	57150	
MODERATE INCOME	35800	40150	44450	48800	52250	55750	59200	62650	
MOD.INC-GUAR.LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Lancaster County, SC HUD Metro FMR Area									
VERY LOW INCOME	23600	26950	30300	33650	36350	39050	41750	44450	
LOW INCOME	37700	43100	48450	53850	58150	62450	66750	71100	
MODERATE INCOME	43200	48600	53950	59350	63650	67950	72250	76600	
MOD.INC-GUAR.LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Columbia, SC MSA									
Columbia, SC HUD Metro FMR Area									
VERY LOW INCOME	25450	29050	32700	36300	39250	42150	45050	47950	
LOW INCOME	40650	46500	52300	58100	62750	67400	72050	76700	
MODERATE INCOME	46150	52000	57800	63600	68250	72900	77550	82200	
MOD.INC-GUAR.LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Kershaw County, SC HUD Metro FMR Area									
VERY LOW INCOME	22450	25650	28850	32050	34650	37200	39750	42350	
LOW INCOME	35900	41050	46150	51300	55400	59500	63600	67700	
MODERATE INCOME	41400	46550	51650	56800	60900	65000	69100	73200	
MOD.INC-GUAR.LOAN	63200	72250	81250	90300	97500	104750	111950	119200	

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES, FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG. OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1

STATE:SOUTH CAROLINA

		A D J U S T E D I N C O M E L I M I T S							
P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*	
Florence, SC MSA									
Darlington County, SC HUD Metro FMR Area									
VERY LOW INCOME	18900	21600	24300	27000	29200	31350	33500	35650	
LOW INCOME	30250	34550	38900	43200	46650	50100	53550	57000	
MODERATE INCOME	35750	40050	44400	48700	52150	55600	59050	62500	
MOD.INC-GUAR.LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Florence, SC HUD Metro FMR Area									
VERY LOW INCOME	21250	24300	27350	30350	32800	35250	37650	40100	
LOW INCOME	34000	38850	43700	48550	52450	56300	60200	64100	
MODERATE INCOME	39500	44350	49200	54050	57950	61800	65700	69600	
MOD.INC-GUAR.LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Greenville-Anderson-Mauldin, SC MSA									
Anderson, SC HUD Metro FMR Area									
VERY LOW INCOME	22750	26000	29250	32500	35100	37700	40300	42900	
LOW INCOME	36400	41600	46800	52000	56150	60300	64500	68650	
MODERATE INCOME	41900	47100	52300	57500	61650	65800	70000	74150	
MOD.INC-GUAR.LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Greenville-Mauldin-Easley, SC HUD Metro FMR Area									
VERY LOW INCOME	26250	30000	33750	37450	40450	43450	46450	49450	
LOW INCOME	41950	47900	53900	59900	64700	69500	74300	79050	
MODERATE INCOME	47450	53400	59400	65400	70200	75000	79800	84550	
MOD.INC-GUAR.LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Laurens County, SC HUD Metro FMR Area									
VERY LOW INCOME	19450	22200	25000	27750	30000	32200	34450	36650	
LOW INCOME	31100	35500	39950	44400	47950	51500	55050	58600	
MODERATE INCOME	36600	41000	45450	49900	53450	57000	60550	64100	
MOD.INC-GUAR.LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Hilton Head Island-Bluffton-Beaufort, SC									
Beaufort County, SC HUD Metro FMR Area									
VERY LOW INCOME	28550	32600	36700	40750	44050	47300	50550	53800	
LOW INCOME	45650	52150	58700	65200	70400	75650	80850	86050	
MODERATE INCOME	51150	57650	64200	70700	75900	81150	86350	91550	
MOD.INC-GUAR.LOAN	65650	75000	84400	93750	101250	108750	116250	123750	
Jasper County, SC HUD Metro FMR Area									
VERY LOW INCOME	18700	21400	24050	26700	28850	31000	33150	35250	
LOW INCOME	29900	34150	38450	42700	46100	49550	52950	56350	
MODERATE INCOME	35400	39650	43950	48200	51600	55050	58450	61850	
MOD.INC-GUAR.LOAN	63200	72250	81250	90300	97500	104750	111950	119200	

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES, FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

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MFH Direct/Guaranteed & Payment Assistance Method 1
 STATE:SOUTH CAROLINA

----- A D J U S T E D I N C O M E L I M I T S -----

P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Myrtle Beach-Conway-North Myrtle Beach, Myrtle Beach-North Myrtle Beach-Conway, SC HUD Metro FMR Area								
VERY LOW INCOME	21450	24500	27550	30600	33050	35500	37950	40400
LOW INCOME	34250	39150	44050	48950	52850	56800	60700	64600
MODERATE INCOME	39750	44650	49550	54450	58350	62300	66200	70100
MOD.INC-GUAR.LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Spartanburg, SC MSA Spartanburg, SC HUD Metro FMR Area								
VERY LOW INCOME	22650	25900	29150	32350	34950	37550	40150	42750
LOW INCOME	36250	41400	46600	51750	55900	60050	64150	68300
MODERATE INCOME	41750	46900	52100	57250	61400	65550	69650	73800
MOD.INC-GUAR.LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Union County, SC HUD Metro FMR Area								
VERY LOW INCOME	18350	21000	23600	26200	28300	30400	32500	34600
LOW INCOME	29350	33500	37700	41900	45250	48600	51950	55300
MODERATE INCOME	34850	39000	43200	47400	50750	54100	57450	60800
MOD.INC-GUAR.LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Sumter, SC MSA								
VERY LOW INCOME	19150	21900	24650	27350	29550	31750	33950	36150
LOW INCOME	30650	35000	39400	43750	47250	50750	54250	57750
MODERATE INCOME	36150	40500	44900	49250	52750	56250	59750	63250
MOD.INC-GUAR.LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Abbeville County, SC								
VERY LOW INCOME	18350	21000	23600	26200	28300	30400	32500	34600
LOW INCOME	29350	33500	37700	41900	45250	48600	51950	55300
MODERATE INCOME	34850	39000	43200	47400	50750	54100	57450	60800
MOD.INC-GUAR.LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Allendale County, SC								
VERY LOW INCOME	18350	21000	23600	26200	28300	30400	32500	34600
LOW INCOME	29350	33500	37700	41900	45250	48600	51950	55300
MODERATE INCOME	34850	39000	43200	47400	50750	54100	57450	60800
MOD.INC-GUAR.LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Bamberg County, SC								
VERY LOW INCOME	18350	21000	23600	26200	28300	30400	32500	34600
LOW INCOME	29350	33500	37700	41900	45250	48600	51950	55300
MODERATE INCOME	34850	39000	43200	47400	50750	54100	57450	60800
MOD.INC-GUAR.LOAN	63200	72250	81250	90300	97500	104750	111950	119200

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES,
 FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES
 ** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG.
 OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1
 STATE:SOUTH CAROLINA

----- A D J U S T E D I N C O M E L I M I T S -----

P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Barnwell County, SC								
VERY LOW INCOME	20500	23400	26350	29250	31600	33950	36250	38600
LOW INCOME	32750	37450	42100	46800	50550	54300	58050	61800
MODERATE INCOME	38250	42950	47600	52300	56050	59800	63550	67300
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Cherokee County, SC								
VERY LOW INCOME	19200	21950	24700	27450	29650	31850	34050	36250
LOW INCOME	30750	35150	39550	43900	47450	50950	54450	57950
MODERATE INCOME	36250	40650	45050	49400	52950	56450	59950	63450
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Chesterfield County, SC								
VERY LOW INCOME	18350	21000	23600	26200	28300	30400	32500	34600
LOW INCOME	29350	33500	37700	41900	45250	48600	51950	55300
MODERATE INCOME	34850	39000	43200	47400	50750	54100	57450	60800
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Clarendon County, SC								
VERY LOW INCOME	18350	21000	23600	26200	28300	30400	32500	34600
LOW INCOME	29350	33500	37700	41900	45250	48600	51950	55300
MODERATE INCOME	34850	39000	43200	47400	50750	54100	57450	60800
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Colleton County, SC								
VERY LOW INCOME	18350	21000	23600	26200	28300	30400	32500	34600
LOW INCOME	29350	33500	37700	41900	45250	48600	51950	55300
MODERATE INCOME	34850	39000	43200	47400	50750	54100	57450	60800
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Dillon County, SC								
VERY LOW INCOME	18350	21000	23600	26200	28300	30400	32500	34600
LOW INCOME	29350	33500	37700	41900	45250	48600	51950	55300
MODERATE INCOME	34850	39000	43200	47400	50750	54100	57450	60800
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Georgetown County, SC								
VERY LOW INCOME	21900	25000	28150	31250	33750	36250	38750	41250
LOW INCOME	35000	40000	45000	50000	54000	58000	62000	66000
MODERATE INCOME	40500	45500	50500	55500	59500	63500	67500	71500
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Greenwood County, SC								
VERY LOW INCOME	19750	22550	25350	28150	30450	32700	34950	37200
LOW INCOME	31550	36050	40550	45050	48650	52250	55850	59450
MODERATE INCOME	37050	41550	46050	50550	54150	57750	61350	64950
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES,
 FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES
 ** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG.
 OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1

STATE:SOUTH CAROLINA

		A D J U S T E D I N C O M E L I M I T S							
P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*	
Hampton County, SC									
VERY LOW INCOME	18350	21000	23600	26200	28300	30400	32500	34600	
LOW INCOME	29350	33500	37700	41900	45250	48600	51950	55300	
MODERATE INCOME	34850	39000	43200	47400	50750	54100	57450	60800	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Lee County, SC									
VERY LOW INCOME	18350	21000	23600	26200	28300	30400	32500	34600	
LOW INCOME	29350	33500	37700	41900	45250	48600	51950	55300	
MODERATE INCOME	34850	39000	43200	47400	50750	54100	57450	60800	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Marion County, SC									
VERY LOW INCOME	18350	21000	23600	26200	28300	30400	32500	34600	
LOW INCOME	29350	33500	37700	41900	45250	48600	51950	55300	
MODERATE INCOME	34850	39000	43200	47400	50750	54100	57450	60800	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Marlboro County, SC									
VERY LOW INCOME	18350	21000	23600	26200	28300	30400	32500	34600	
LOW INCOME	29350	33500	37700	41900	45250	48600	51950	55300	
MODERATE INCOME	34850	39000	43200	47400	50750	54100	57450	60800	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
McCormick County, SC									
VERY LOW INCOME	19200	21950	24700	27400	29600	31800	34000	36200	
LOW INCOME	30700	35100	39450	43850	47350	50850	54350	57900	
MODERATE INCOME	36200	40600	44950	49350	52850	56350	59850	63400	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Newberry County, SC									
VERY LOW INCOME	19550	22350	25150	27900	30150	32400	34600	36850	
LOW INCOME	31250	35700	40200	44650	48200	51800	55350	58950	
MODERATE INCOME	36750	41200	45700	50150	53700	57300	60850	64450	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Ocle County, SC									
VERY LOW INCOME	22050	25200	28350	31450	34000	36500	39000	41550	
LOW INCOME	35200	40250	45250	50300	54300	58350	62350	66400	
MODERATE INCOME	40700	45750	50750	55800	59800	63850	67850	71900	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Orangeburg County, SC									
VERY LOW INCOME	18350	21000	23600	26200	28300	30400	32500	34600	
LOW INCOME	29350	33500	37700	41900	45250	48600	51950	55300	
MODERATE INCOME	34850	39000	43200	47400	50750	54100	57450	60800	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES, FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG. OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1
STATE:SOUTH CAROLINA

----- A D J U S T E D I N C O M E L I M I T S -----

P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Williamsburg County, SC								
VERY LOW INCOME	18350	21000	23600	26200	28300	30400	32500	34600
LOW INCOME	29350	33500	37700	41900	45250	48600	51950	55300
MODERATE INCOME	34850	39000	43200	47400	50750	54100	57450	60800
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES,
 FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES
 ** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG.
 OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1
 STATE:SOUTH DAKOTA

----- A D J U S T E D I N C O M E L I M I T S -----

P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Rapid City, SD MSA								
Custer County, SD HUD Metro FMR Area								
VERY LOW INCOME	25600	29250	32900	36550	39500	42400	45350	48250
LOW INCOME	40950	46800	52650	58500	63200	67850	72550	77200
MODERATE INCOME	46450	52300	58150	64000	68700	73350	78050	82700
MOD.INC-GUAR.LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Meade County, SD HUD Metro FMR Area								
VERY LOW INCOME	25600	29250	32900	36550	39500	42400	45350	48250
LOW INCOME	40950	46800	52650	58500	63200	67850	72550	77200
MODERATE INCOME	46450	52300	58150	64000	68700	73350	78050	82700
MOD.INC-GUAR.LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Rapid City, SD HUD Metro FMR Area								
VERY LOW INCOME	26600	30400	34200	38000	41050	44100	47150	50200
LOW INCOME	42550	48650	54700	60800	65650	70550	75400	80250
MODERATE INCOME	48050	54150	60200	66300	71150	76050	80900	85750
MOD.INC-GUAR.LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Sioux City, IA-NE-SD MSA								
Union County, SD SEA								
VERY LOW INCOME	26250	30000	33750	37500	40500	43500	46500	49500
LOW INCOME	42000	48000	54000	60000	64800	69600	74400	79200
MODERATE INCOME	47500	53500	59500	65500	70300	75100	79900	84700
MOD.INC-GUAR.LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Sioux Falls, SD MSA								
VERY LOW INCOME	30200	34500	38800	43100	46550	50000	53450	56900
LOW INCOME	48250	55150	62050	68950	74450	80000	85500	91000
MODERATE INCOME	53750	60650	67550	74450	79950	85500	91000	96500
MOD.INC-GUAR.LOAN	69350	79300	89200	99100	107050	114950	122900	130800
Aurora County, SD								
VERY LOW INCOME	26450	30200	34000	37750	40800	43800	46850	49850
LOW INCOME	42300	48300	54350	60400	65250	70050	74900	79750
MODERATE INCOME	47800	53800	59850	65900	70750	75550	80400	85250
MOD.INC-GUAR.LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Beadle County, SD								
VERY LOW INCOME	25600	29250	32900	36550	39500	42400	45350	48250
LOW INCOME	40950	46800	52650	58500	63200	67850	72550	77200
MODERATE INCOME	46450	52300	58150	64000	68700	73350	78050	82700
MOD.INC-GUAR.LOAN	63200	72250	81250	90300	97500	104750	111950	119200

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES,
 FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES
 ** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG.
 OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1

STATE:SOUTH DAKOTA

		A D J U S T E D I N C O M E L I M I T S							
P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*	
Bennett County, SD									
VERY LOW INCOME	25600	29250	32900	36550	39500	42400	45350	48250	
LOW INCOME	40950	46800	52650	58500	63200	67850	72550	77200	
MODERATE INCOME	46450	52300	58150	64000	68700	73350	78050	82700	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Bon Homme County, SD									
VERY LOW INCOME	25600	29250	32900	36550	39500	42400	45350	48250	
LOW INCOME	40950	46800	52650	58500	63200	67850	72550	77200	
MODERATE INCOME	46450	52300	58150	64000	68700	73350	78050	82700	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Brookings County, SD									
VERY LOW INCOME	28700	32800	36900	41000	44300	47600	50850	54150	
LOW INCOME	45900	52500	59050	65600	70850	76100	81350	86600	
MODERATE INCOME	51400	58000	64550	71100	76350	81600	86850	92100	
MOD. INC-GUAR. LOAN	66000	75450	84850	94300	101850	109400	116950	124500	
Brown County, SD									
VERY LOW INCOME	27300	31200	35100	39000	42150	45250	48400	51500	
LOW INCOME	43700	49900	56150	62400	67400	72400	77400	82350	
MODERATE INCOME	49200	55400	61650	67900	72900	77900	82900	87850	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Brule County, SD									
VERY LOW INCOME	25600	29250	32900	36550	39500	42400	45350	48250	
LOW INCOME	40950	46800	52650	58500	63200	67850	72550	77200	
MODERATE INCOME	46450	52300	58150	64000	68700	73350	78050	82700	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Buffalo County, SD									
VERY LOW INCOME	25600	29250	32900	36550	39500	42400	45350	48250	
LOW INCOME	40950	46800	52650	58500	63200	67850	72550	77200	
MODERATE INCOME	46450	52300	58150	64000	68700	73350	78050	82700	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Butte County, SD									
VERY LOW INCOME	25600	29250	32900	36550	39500	42400	45350	48250	
LOW INCOME	40950	46800	52650	58500	63200	67850	72550	77200	
MODERATE INCOME	46450	52300	58150	64000	68700	73350	78050	82700	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Campbell County, SD									
VERY LOW INCOME	26700	30500	34300	38100	41150	44200	47250	50300	
LOW INCOME	42650	48750	54850	60950	65850	70700	75600	80450	
MODERATE INCOME	48150	54250	60350	66450	71350	76200	81100	85950	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES, FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG. OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1
STATE:SOUTH DAKOTA

----- A D J U S T E D I N C O M E L I M I T S -----

P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Charles Mix County, SD								
VERY LOW INCOME	25600	29250	32900	36550	39500	42400	45350	48250
LOW INCOME	40950	46800	52650	58500	63200	67850	72550	77200
MODERATE INCOME	46450	52300	58150	64000	68700	73350	78050	82700
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Clark County, SD								
VERY LOW INCOME	25600	29250	32900	36550	39500	42400	45350	48250
LOW INCOME	40950	46800	52650	58500	63200	67850	72550	77200
MODERATE INCOME	46450	52300	58150	64000	68700	73350	78050	82700
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Clay County, SD								
VERY LOW INCOME	26700	30500	34300	38100	41150	44200	47250	50300
LOW INCOME	42650	48750	54850	60950	65850	70700	75600	80450
MODERATE INCOME	48150	54250	60350	66450	71350	76200	81100	85950
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Codington County, SD								
VERY LOW INCOME	26500	30300	34100	37850	40900	43950	46950	50000
LOW INCOME	42400	48450	54500	60550	65400	70250	75100	79950
MODERATE INCOME	47900	53950	60000	66050	70900	75750	80600	85450
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Corson County, SD								
VERY LOW INCOME	25600	29250	32900	36550	39500	42400	45350	48250
LOW INCOME	40950	46800	52650	58500	63200	67850	72550	77200
MODERATE INCOME	46450	52300	58150	64000	68700	73350	78050	82700
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Davison County, SD								
VERY LOW INCOME	25600	29250	32900	36550	39500	42400	45350	48250
LOW INCOME	40950	46800	52650	58500	63200	67850	72550	77200
MODERATE INCOME	46450	52300	58150	64000	68700	73350	78050	82700
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Day County, SD								
VERY LOW INCOME	25600	29250	32900	36550	39500	42400	45350	48250
LOW INCOME	40950	46800	52650	58500	63200	67850	72550	77200
MODERATE INCOME	46450	52300	58150	64000	68700	73350	78050	82700
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Deuel County, SD								
VERY LOW INCOME	26150	29900	33650	37350	40350	43350	46350	49350
LOW INCOME	41850	47800	53800	59750	64550	69300	74100	78850
MODERATE INCOME	47350	53300	59300	65250	70050	74800	79600	84350
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES,
FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES
 ** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG.
 OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1

STATE:SOUTH DAKOTA

----- A D J U S T E D I N C O M E L I M I T S -----

P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Dewey County, SD								
VERY LOW INCOME	25600	29250	32900	36550	39500	42400	45350	48250
LOW INCOME	40950	46800	52650	58500	63200	67850	72550	77200
MODERATE INCOME	46450	52300	58150	64000	68700	73350	78050	82700
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Douglas County, SD								
VERY LOW INCOME	25600	29250	32900	36550	39500	42400	45350	48250
LOW INCOME	40950	46800	52650	58500	63200	67850	72550	77200
MODERATE INCOME	46450	52300	58150	64000	68700	73350	78050	82700
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Edmunds County, SD								
VERY LOW INCOME	28350	32400	36450	40500	43750	47000	50250	53500
LOW INCOME	45350	51850	58300	64800	70000	75150	80350	85550
MODERATE INCOME	50850	57350	63800	70300	75500	80650	85850	91050
MOD. INC-GUAR. LOAN	65200	74500	83850	93150	100600	108050	115500	122950
Fall River County, SD								
VERY LOW INCOME	25600	29250	32900	36550	39500	42400	45350	48250
LOW INCOME	40950	46800	52650	58500	63200	67850	72550	77200
MODERATE INCOME	46450	52300	58150	64000	68700	73350	78050	82700
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Faulk County, SD								
VERY LOW INCOME	29150	33300	37450	41600	44950	48300	51600	54950
LOW INCOME	46600	53250	59900	66550	71850	77200	82500	87850
MODERATE INCOME	52100	58750	65400	72050	77350	82700	88000	93350
MOD. INC-GUAR. LOAN	66950	76500	86100	95650	103300	110950	118600	126250
Grant County, SD								
VERY LOW INCOME	25600	29250	32900	36550	39500	42400	45350	48250
LOW INCOME	40950	46800	52650	58500	63200	67850	72550	77200
MODERATE INCOME	46450	52300	58150	64000	68700	73350	78050	82700
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Gregory County, SD								
VERY LOW INCOME	25600	29250	32900	36550	39500	42400	45350	48250
LOW INCOME	40950	46800	52650	58500	63200	67850	72550	77200
MODERATE INCOME	46450	52300	58150	64000	68700	73350	78050	82700
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Haakon County, SD								
VERY LOW INCOME	25600	29250	32900	36550	39500	42400	45350	48250
LOW INCOME	40950	46800	52650	58500	63200	67850	72550	77200
MODERATE INCOME	46450	52300	58150	64000	68700	73350	78050	82700
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES,
FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG.
OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1
 STATE:SOUTH DAKOTA

----- A D J U S T E D I N C O M E L I M I T S -----

P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Hamlin County, SD								
VERY LOW INCOME	25600	29250	32900	36550	39500	42400	45350	48250
LOW INCOME	40950	46800	52650	58500	63200	67850	72550	77200
MODERATE INCOME	46450	52300	58150	64000	68700	73350	78050	82700
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Hand County, SD								
VERY LOW INCOME	27000	30850	34700	38550	41650	44750	47850	50900
LOW INCOME	43200	49350	55550	61700	66650	71550	76500	81450
MODERATE INCOME	48700	54850	61050	67200	72150	77050	82000	86950
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Hanson County, SD								
VERY LOW INCOME	28000	32000	36000	39950	43150	46350	49550	52750
LOW INCOME	44750	51100	57500	63900	69000	74100	79250	84350
MODERATE INCOME	50250	56600	63000	69400	74500	79600	84750	89850
MOD. INC-GUAR. LOAN	64300	73500	82650	91850	99200	106550	113900	121250
Harding County, SD								
VERY LOW INCOME	26300	30050	33800	37550	40600	43600	46600	49600
LOW INCOME	42050	48100	54100	60100	64900	69700	74500	79350
MODERATE INCOME	47550	53600	59600	65600	70400	75200	80000	84850
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Hughes County, SD								
VERY LOW INCOME	33550	38350	43150	47900	51750	55600	59400	63250
LOW INCOME	53650	61300	69000	76650	82800	88900	95050	101200
MODERATE INCOME	59150	66800	74500	82150	88300	94400	100550	106700
MOD. INC-GUAR. LOAN	77150	88150	99200	110200	119000	127850	136650	145450
Hutchinson County, SD								
VERY LOW INCOME	25600	29250	32900	36550	39500	42400	45350	48250
LOW INCOME	40950	46800	52650	58500	63200	67850	72550	77200
MODERATE INCOME	46450	52300	58150	64000	68700	73350	78050	82700
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Hyde County, SD								
VERY LOW INCOME	29200	33400	37550	41700	45050	48400	51750	55050
LOW INCOME	46700	53350	60050	66700	72050	77350	82700	88050
MODERATE INCOME	52200	58850	65550	72200	77550	82850	88200	93550
MOD. INC-GUAR. LOAN	67150	76700	86300	95900	103550	111250	118900	126600
Jackson County, SD								
VERY LOW INCOME	25600	29250	32900	36550	39500	42400	45350	48250
LOW INCOME	40950	46800	52650	58500	63200	67850	72550	77200
MODERATE INCOME	46450	52300	58150	64000	68700	73350	78050	82700
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES,
 FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES
 ** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG.
 OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1
 STATE:SOUTH DAKOTA

----- A D J U S T E D I N C O M E L I M I T S -----

P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Jerauld County, SD								
VERY LOW INCOME	25600	29250	32900	36550	39500	42400	45350	48250
LOW INCOME	40950	46800	52650	58500	63200	67850	72550	77200
MODERATE INCOME	46450	52300	58150	64000	68700	73350	78050	82700
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Jls County, SD								
VERY LOW INCOME	25600	29250	32900	36550	39500	42400	45350	48250
LOW INCOME	40950	46800	52650	58500	63200	67850	72550	77200
MODERATE INCOME	46450	52300	58150	64000	68700	73350	78050	82700
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Kingsbury County, SD								
VERY LOW INCOME	25600	29250	32900	36550	39500	42400	45350	48250
LOW INCOME	40950	46800	52650	58500	63200	67850	72550	77200
MODERATE INCOME	46450	52300	58150	64000	68700	73350	78050	82700
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Lake County, SD								
VERY LOW INCOME	28250	32300	36350	40350	43600	46850	50050	53300
LOW INCOME	45200	51650	58100	64550	69700	74900	80050	85200
MODERATE INCOME	50700	57150	63600	70050	75200	80400	85550	90700
MOD. INC-GUAR. LOAN	64950	74250	83500	92800	100200	107650	115050	122500
Lawrence County, SD								
VERY LOW INCOME	26250	30000	33750	37450	40450	43450	46450	49450
LOW INCOME	41950	47900	53900	59900	64700	69500	74300	79050
MODERATE INCOME	47450	53400	59400	65400	70200	75000	79800	84550
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Lyman County, SD								
VERY LOW INCOME	25600	29250	32900	36550	39500	42400	45350	48250
LOW INCOME	40950	46800	52650	58500	63200	67850	72550	77200
MODERATE INCOME	46450	52300	58150	64000	68700	73350	78050	82700
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Marshall County, SD								
VERY LOW INCOME	26050	29800	33500	37200	40200	43200	46150	49150
LOW INCOME	41650	47600	53550	59500	64250	69000	73800	78550
MODERATE INCOME	47150	53100	59050	65000	69750	74500	79300	84050
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
McPherson County, SD								
VERY LOW INCOME	25600	29250	32900	36550	39500	42400	45350	48250
LOW INCOME	40950	46800	52650	58500	63200	67850	72550	77200
MODERATE INCOME	46450	52300	58150	64000	68700	73350	78050	82700
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES,
 FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES
 ** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG.
 OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1
STATE:SOUTH DAKOTA

----- A D J U S T E D I N C O M E L I M I T S -----

P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Mellette County, SD								
VERY LOW INCOME	25600	29250	32900	36550	39500	42400	45350	48250
LOW INCOME	40950	46800	52650	58500	63200	67850	72550	77200
MODERATE INCOME	46450	52300	58150	64000	68700	73350	78050	82700
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Miner County, SD								
VERY LOW INCOME	25600	29250	32900	36550	39500	42400	45350	48250
LOW INCOME	40950	46800	52650	58500	63200	67850	72550	77200
MODERATE INCOME	46450	52300	58150	64000	68700	73350	78050	82700
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Moody County, SD								
VERY LOW INCOME	25600	29250	32900	36550	39500	42400	45350	48250
LOW INCOME	40950	46800	52650	58500	63200	67850	72550	77200
MODERATE INCOME	46450	52300	58150	64000	68700	73350	78050	82700
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Oglala Lakota County								
VERY LOW INCOME	25600	29250	32900	36550	39500	42400	45350	48250
LOW INCOME	40950	46800	52650	58500	63200	67850	72550	77200
MODERATE INCOME	46450	52300	58150	64000	68700	73350	78050	82700
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Perkins County, SD								
VERY LOW INCOME	25600	29250	32900	36550	39500	42400	45350	48250
LOW INCOME	40950	46800	52650	58500	63200	67850	72550	77200
MODERATE INCOME	46450	52300	58150	64000	68700	73350	78050	82700
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Potter County, SD								
VERY LOW INCOME	25600	29250	32900	36550	39500	42400	45350	48250
LOW INCOME	40950	46800	52650	58500	63200	67850	72550	77200
MODERATE INCOME	46450	52300	58150	64000	68700	73350	78050	82700
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Roberts County, SD								
VERY LOW INCOME	25600	29250	32900	36550	39500	42400	45350	48250
LOW INCOME	40950	46800	52650	58500	63200	67850	72550	77200
MODERATE INCOME	46450	52300	58150	64000	68700	73350	78050	82700
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Sanborn County, SD								
VERY LOW INCOME	25600	29250	32900	36550	39500	42400	45350	48250
LOW INCOME	40950	46800	52650	58500	63200	67850	72550	77200
MODERATE INCOME	46450	52300	58150	64000	68700	73350	78050	82700
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES,
FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES
 ** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG.
 OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1
STATE:SOUTH DAKOTA

----- A D J U S T E D I N C O M E L I M I T S -----

P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Spink County, SD								
VERY LOW INCOME	25600	29250	32900	36550	39500	42400	45350	48250
LOW INCOME	40950	46800	52650	58500	63200	67850	72550	77200
MODERATE INCOME	46450	52300	58150	64000	68700	73350	78050	82700
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Stanley County, SD								
VERY LOW INCOME	26650	30450	34250	38050	41100	44150	47200	50250
LOW INCOME	42650	48700	54800	60900	65750	70650	75500	80400
MODERATE INCOME	48150	54200	60300	66400	71250	76150	81000	85900
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Sully County, SD								
VERY LOW INCOME	28700	32800	36900	41000	44300	47600	50850	54150
LOW INCOME	45900	52500	59050	65600	70850	76100	81350	86600
MODERATE INCOME	51400	58000	64550	71100	76350	81600	86850	92100
MOD. INC-GUAR. LOAN	66000	75450	84850	94300	101850	109400	116950	124500
Todd County, SD								
VERY LOW INCOME	25600	29250	32900	36550	39500	42400	45350	48250
LOW INCOME	40950	46800	52650	58500	63200	67850	72550	77200
MODERATE INCOME	46450	52300	58150	64000	68700	73350	78050	82700
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Tripp County, SD								
VERY LOW INCOME	25600	29250	32900	36550	39500	42400	45350	48250
LOW INCOME	40950	46800	52650	58500	63200	67850	72550	77200
MODERATE INCOME	46450	52300	58150	64000	68700	73350	78050	82700
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Walworth County, SD								
VERY LOW INCOME	25600	29250	32900	36550	39500	42400	45350	48250
LOW INCOME	40950	46800	52650	58500	63200	67850	72550	77200
MODERATE INCOME	46450	52300	58150	64000	68700	73350	78050	82700
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Yankton County, SD								
VERY LOW INCOME	25600	29250	32900	36550	39500	42400	45350	48250
LOW INCOME	40950	46800	52650	58500	63200	67850	72550	77200
MODERATE INCOME	46450	52300	58150	64000	68700	73350	78050	82700
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Ziebach County, SD								
VERY LOW INCOME	25600	29250	32900	36550	39500	42400	45350	48250
LOW INCOME	40950	46800	52650	58500	63200	67850	72550	77200
MODERATE INCOME	46450	52300	58150	64000	68700	73350	78050	82700
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES,
FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES
** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG.
OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1
 STATE: TENNESSEE

		----- A D J U S T E D I N C O M E L I M I T S -----							
P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*	
Chattanooga, TN-GA MSA									
VERY LOW INCOME	25450	29050	32700	36300	39250	42150	45050	47950	
LOW INCOME	40650	46500	52300	58100	62750	67400	72050	76700	
MODERATE INCOME	46150	52000	57800	63600	68250	72900	77550	82200	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Clarksville, TN-KY MSA									
VERY LOW INCOME	23000	26300	29600	32850	35500	38150	40750	43400	
LOW INCOME	36800	42050	47300	52550	56750	60950	65150	69350	
MODERATE INCOME	42300	47550	52800	58050	62250	66450	70650	74850	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Cleveland, TN MSA									
VERY LOW INCOME	21500	24600	27650	30700	33200	35650	38100	40550	
LOW INCOME	34350	39300	44200	49100	53050	56950	60900	64800	
MODERATE INCOME	39850	44800	49700	54600	58550	62450	66400	70300	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Jackson, TN MSA									
Crockett County, TN HUD Metro FMR Area									
VERY LOW INCOME	19200	21950	24700	27400	29600	31800	34000	36200	
LOW INCOME	30700	35100	39450	43850	47350	50850	54350	57900	
MODERATE INCOME	36200	40600	44950	49350	52850	56350	59850	63400	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Jackson, TN HUD Metro FMR Area									
VERY LOW INCOME	20900	23850	26850	29800	32200	34600	37000	39350	
LOW INCOME	33400	38150	42950	47700	51500	55350	59150	62950	
MODERATE INCOME	38900	43650	48450	53200	57000	60850	64650	68450	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Johnson City, TN MSA									
VERY LOW INCOME	20150	23000	25900	28750	31050	33350	35650	37950	
LOW INCOME	32200	36800	41400	46000	49700	53350	57050	60700	
MODERATE INCOME	37700	42300	46900	51500	55200	58850	62550	66200	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Kingsport-Bristol-Bristol, TN-VA MSA									
VERY LOW INCOME	20700	23650	26600	29550	31950	34300	36650	39050	
LOW INCOME	33100	37850	42550	47300	51100	54850	58650	62450	
MODERATE INCOME	38600	43350	48050	52800	56600	60350	64150	67950	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES, FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES
 ** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG. OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1

STATE: TENNESSEE

		A D J U S T E D I N C O M E L I M I T S							
P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*	
Knoxville, TN MSA									
Campbell County, TN HUD Metro FMR Area									
VERY LOW INCOME	19200	21950	24700	27400	29600	31800	34000	36200	
LOW INCOME	30700	35100	39450	43850	47350	50850	54350	57900	
MODERATE INCOME	36200	40600	44950	49350	52850	56350	59850	63400	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Grainger County, TN HUD Metro FMR Area									
VERY LOW INCOME	19200	21950	24700	27400	29600	31800	34000	36200	
LOW INCOME	30700	35100	39450	43850	47350	50850	54350	57900	
MODERATE INCOME	36200	40600	44950	49350	52850	56350	59850	63400	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Knoxville, TN HUD Metro FMR Area									
VERY LOW INCOME	25900	29600	33300	36950	39950	42900	45850	48800	
LOW INCOME	41350	47300	53200	59100	63850	68550	73300	78000	
MODERATE INCOME	46850	52800	58700	64600	69350	74050	78800	83500	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Morgan County, TN HUD Metro FMR Area									
VERY LOW INCOME	19200	21950	24700	27400	29600	31800	34000	36200	
LOW INCOME	30700	35100	39450	43850	47350	50850	54350	57900	
MODERATE INCOME	36200	40600	44950	49350	52850	56350	59850	63400	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Roane County, TN HUD Metro FMR Area									
VERY LOW INCOME	22200	25350	28500	31650	34200	36750	39250	41800	
LOW INCOME	35450	40500	45600	50650	54700	58750	62800	66850	
MODERATE INCOME	40950	46000	51100	56150	60200	64250	68300	72350	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Memphis, TN-MS-AR MSA									
Memphis, TN-MS-AR HUD Metro FMR Area									
VERY LOW INCOME	23800	27200	30600	33950	36700	39400	42100	44850	
LOW INCOME	38000	43450	48850	54300	58650	63000	67350	71700	
MODERATE INCOME	43500	48950	54350	59800	64150	68500	72850	77200	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Morristown, TN MSA									
VERY LOW INCOME	19600	22400	25200	27950	30200	32450	34700	36900	
LOW INCOME	31300	35750	40250	44700	48300	51850	55450	59000	
MODERATE INCOME	36800	41250	45750	50200	53800	57350	60950	64500	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES, FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG. OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1

STATE: TENNESSEE

		A D J U S T E D I N C O M E L I M I T S							
P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*	
Nashville-Davidson-Murfreesboro-Franklin									
Hickman County, TN HUD Metro FMR Area									
VERY LOW INCOME	19200	21950	24700	27400	29600	31800	34000	36200	
LOW INCOME	30700	35100	39450	43850	47350	50850	54350	57900	
MODERATE INCOME	36200	40600	44950	49350	52850	56350	59850	63400	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Macon County, TN HUD Metro FMR Area									
VERY LOW INCOME	19200	21950	24700	27400	29600	31800	34000	36200	
LOW INCOME	30700	35100	39450	43850	47350	50850	54350	57900	
MODERATE INCOME	36200	40600	44950	49350	52850	56350	59850	63400	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Maury County, TN HUD Metro FMR Area									
VERY LOW INCOME	24450	27950	31450	34900	37700	40500	43300	46100	
LOW INCOME	39100	44700	50250	55850	60300	64800	69250	73700	
MODERATE INCOME	44600	50200	55750	61350	65800	70300	74750	79200	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Nashville-Davidson--Murfreesboro--Franklin, TN HUD Metro FMR									
VERY LOW INCOME	28850	32950	37050	41150	44450	47750	51050	54350	
LOW INCOME	46100	52700	59250	65850	71100	76400	81650	86900	
MODERATE INCOME	51600	58200	64750	71350	76600	81900	87150	92400	
MOD. INC-GUAR. LOAN	66250	75700	85200	94650	102200	109800	117350	124950	
Smith County, TN HUD Metro FMR Area									
VERY LOW INCOME	20300	23200	26100	28950	31300	33600	35900	38250	
LOW INCOME	32400	37050	41650	46300	50000	53700	57400	61100	
MODERATE INCOME	37900	42550	47150	51800	55500	59200	62900	66600	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Bedford County, TN									
VERY LOW INCOME	19350	22100	24850	27600	29850	32050	34250	36450	
LOW INCOME	30900	35300	39750	44150	47700	51200	54750	58300	
MODERATE INCOME	36400	40800	45250	49650	53200	56700	60250	63800	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Benton County, TN									
VERY LOW INCOME	19200	21950	24700	27400	29600	31800	34000	36200	
LOW INCOME	30700	35100	39450	43850	47350	50850	54350	57900	
MODERATE INCOME	36200	40600	44950	49350	52850	56350	59850	63400	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES, FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG. OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1
 STATE: TENNESSEE

----- A D J U S T E D I N C O M E L I M I T S -----

P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Bledsoe County, TN								
VERY LOW INCOME	19200	21950	24700	27400	29600	31800	34000	36200
LOW INCOME	30700	35100	39450	43850	47350	50850	54350	57900
MODERATE INCOME	36200	40600	44950	49350	52850	56350	59850	63400
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Carroll County, TN								
VERY LOW INCOME	19400	22200	24950	27700	29950	32150	34350	36600
LOW INCOME	31000	35450	39850	44300	47850	51400	54950	58500
MODERATE INCOME	36500	40950	45350	49800	53350	56900	60450	64000
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Claiborne County, TN								
VERY LOW INCOME	19200	21950	24700	27400	29600	31800	34000	36200
LOW INCOME	30700	35100	39450	43850	47350	50850	54350	57900
MODERATE INCOME	36200	40600	44950	49350	52850	56350	59850	63400
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Clay County, TN								
VERY LOW INCOME	19200	21950	24700	27400	29600	31800	34000	36200
LOW INCOME	30700	35100	39450	43850	47350	50850	54350	57900
MODERATE INCOME	36200	40600	44950	49350	52850	56350	59850	63400
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Cocke County, TN								
VERY LOW INCOME	19200	21950	24700	27400	29600	31800	34000	36200
LOW INCOME	30700	35100	39450	43850	47350	50850	54350	57900
MODERATE INCOME	36200	40600	44950	49350	52850	56350	59850	63400
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Coffee County, TN								
VERY LOW INCOME	21300	24350	27400	30400	32850	35300	37700	40150
LOW INCOME	34050	38900	43800	48650	52550	56450	60350	64200
MODERATE INCOME	39550	44400	49300	54150	58050	61950	65850	69700
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Cumberland County, TN								
VERY LOW INCOME	19200	21950	24700	27400	29600	31800	34000	36200
LOW INCOME	30700	35100	39450	43850	47350	50850	54350	57900
MODERATE INCOME	36200	40600	44950	49350	52850	56350	59850	63400
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
DeKalb County, TN								
VERY LOW INCOME	19200	21950	24700	27400	29600	31800	34000	36200
LOW INCOME	30700	35100	39450	43850	47350	50850	54350	57900
MODERATE INCOME	36200	40600	44950	49350	52850	56350	59850	63400
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES, FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES
 ** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG. OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1
 STATE: TENNESSEE

		A D J U S T E D I N C O M E L I M I T S							
P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*	
Decatur County, TN									
VERY LOW INCOME	19200	21950	24700	27400	29600	31800	34000	36200	
LOW INCOME	30700	35100	39450	43850	47350	50850	54350	57900	
MODERATE INCOME	36200	40600	44950	49350	52850	56350	59850	63400	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Dyer County, TN									
VERY LOW INCOME	20200	23100	26000	28850	31200	33500	35800	38100	
LOW INCOME	32300	36900	41550	46150	49850	53550	57250	60900	
MODERATE INCOME	37800	42400	47050	51650	55350	59050	62750	66400	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Fentress County, TN									
VERY LOW INCOME	19200	21950	24700	27400	29600	31800	34000	36200	
LOW INCOME	30700	35100	39450	43850	47350	50850	54350	57900	
MODERATE INCOME	36200	40600	44950	49350	52850	56350	59850	63400	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Franklin County, TN									
VERY LOW INCOME	20150	23000	25900	28750	31050	33350	35650	37950	
LOW INCOME	32200	36800	41400	46000	49700	53350	57050	60700	
MODERATE INCOME	37700	42300	46900	51500	55200	58850	62550	66200	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Gibson County, TN									
VERY LOW INCOME	19350	22100	24850	27600	29850	32050	34250	36450	
LOW INCOME	30900	35300	39750	44150	47700	51200	54750	58300	
MODERATE INCOME	36400	40800	45250	49650	53200	56700	60250	63800	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Giles County, TN									
VERY LOW INCOME	20100	22950	25800	28650	30950	33250	35550	37850	
LOW INCOME	32100	36700	41250	45850	49500	53200	56850	60500	
MODERATE INCOME	37600	42200	46750	51350	55000	58700	62350	66000	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Greene County, TN									
VERY LOW INCOME	19300	22050	24800	27550	29800	32000	34200	36400	
LOW INCOME	30850	35300	39700	44100	47650	51150	54700	58200	
MODERATE INCOME	36350	40800	45200	49600	53150	56650	60200	63700	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Grundy County, TN									
VERY LOW INCOME	19200	21950	24700	27400	29600	31800	34000	36200	
LOW INCOME	30700	35100	39450	43850	47350	50850	54350	57900	
MODERATE INCOME	36200	40600	44950	49350	52850	56350	59850	63400	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES, FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES
 ** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG. OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1
STATE: TENNESSEE

----- A D J U S T E D I N C O M E L I M I T S -----

P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Hancock County, TN								
VERY LOW INCOME	19200	21950	24700	27400	29600	31800	34000	36200
LOW INCOME	30700	35100	39450	43850	47350	50850	54350	57900
MODERATE INCOME	36200	40600	44950	49350	52850	56350	59850	63400
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Hardeman County, TN								
VERY LOW INCOME	19200	21950	24700	27400	29600	31800	34000	36200
LOW INCOME	30700	35100	39450	43850	47350	50850	54350	57900
MODERATE INCOME	36200	40600	44950	49350	52850	56350	59850	63400
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Hardin County, TN								
VERY LOW INCOME	19200	21950	24700	27400	29600	31800	34000	36200
LOW INCOME	30700	35100	39450	43850	47350	50850	54350	57900
MODERATE INCOME	36200	40600	44950	49350	52850	56350	59850	63400
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Haywood County, TN								
VERY LOW INCOME	19200	21950	24700	27400	29600	31800	34000	36200
LOW INCOME	30700	35100	39450	43850	47350	50850	54350	57900
MODERATE INCOME	36200	40600	44950	49350	52850	56350	59850	63400
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Henderson County, TN								
VERY LOW INCOME	19600	22400	25200	28000	30250	32500	34750	37000
LOW INCOME	31350	35850	40300	44800	48400	51950	55550	59150
MODERATE INCOME	36850	41350	45800	50300	53900	57450	61050	64650
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Henry County, TN								
VERY LOW INCOME	19200	21950	24700	27400	29600	31800	34000	36200
LOW INCOME	30700	35100	39450	43850	47350	50850	54350	57900
MODERATE INCOME	36200	40600	44950	49350	52850	56350	59850	63400
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Houston County, TN								
VERY LOW INCOME	19200	21950	24700	27400	29600	31800	34000	36200
LOW INCOME	30700	35100	39450	43850	47350	50850	54350	57900
MODERATE INCOME	36200	40600	44950	49350	52850	56350	59850	63400
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Humphreys County, TN								
VERY LOW INCOME	20200	23050	25950	28800	31150	33450	35750	38050
LOW INCOME	32250	36900	41500	46100	49800	53500	57150	60850
MODERATE INCOME	37750	42400	47000	51600	55300	59000	62650	66350
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES, FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES
 ** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG. OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1
 STATE: TENNESSEE

		A D J U S T E D I N C O M E L I M I T S							
P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*	
Jackson County, TN									
VERY LOW INCOME	19200	21950	24700	27400	29600	31800	34000	36200	
LOW INCOME	30700	35100	39450	43850	47350	50850	54350	57900	
MODERATE INCOME	36200	40600	44950	49350	52850	56350	59850	63400	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Johnson County, TN									
VERY LOW INCOME	19200	21950	24700	27400	29600	31800	34000	36200	
LOW INCOME	30700	35100	39450	43850	47350	50850	54350	57900	
MODERATE INCOME	36200	40600	44950	49350	52850	56350	59850	63400	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Lake County, TN									
VERY LOW INCOME	19200	21950	24700	27400	29600	31800	34000	36200	
LOW INCOME	30700	35100	39450	43850	47350	50850	54350	57900	
MODERATE INCOME	36200	40600	44950	49350	52850	56350	59850	63400	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Lauderdale County, TN									
VERY LOW INCOME	19200	21950	24700	27400	29600	31800	34000	36200	
LOW INCOME	30700	35100	39450	43850	47350	50850	54350	57900	
MODERATE INCOME	36200	40600	44950	49350	52850	56350	59850	63400	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Lawrence County, TN									
VERY LOW INCOME	19200	21950	24700	27400	29600	31800	34000	36200	
LOW INCOME	30700	35100	39450	43850	47350	50850	54350	57900	
MODERATE INCOME	36200	40600	44950	49350	52850	56350	59850	63400	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Lewis County, TN									
VERY LOW INCOME	19200	21950	24700	27400	29600	31800	34000	36200	
LOW INCOME	30700	35100	39450	43850	47350	50850	54350	57900	
MODERATE INCOME	36200	40600	44950	49350	52850	56350	59850	63400	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Lincoln County, TN									
VERY LOW INCOME	19750	22600	25400	28200	30500	32750	35000	37250	
LOW INCOME	31550	36100	40600	45100	48700	52300	55900	59550	
MODERATE INCOME	37050	41600	46100	50600	54200	57800	61400	65050	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Marshall County, TN									
VERY LOW INCOME	20550	23450	26400	29300	31650	34000	36350	38700	
LOW INCOME	32850	37500	42200	46900	50650	54400	58150	61900	
MODERATE INCOME	38350	43000	47700	52400	56150	59900	63650	67400	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES, FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES
 ** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG. OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1
 STATE: TENNESSEE

		A D J U S T E D I N C O M E L I M I T S							
P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*	
McMinn County, TN									
VERY LOW INCOME	19200	21950	24700	27400	29600	31800	34000	36200	
LOW INCOME	30700	35100	39450	43850	47350	50850	54350	57900	
MODERATE INCOME	36200	40600	44950	49350	52850	56350	59850	63400	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
McNairy County, TN									
VERY LOW INCOME	19200	21950	24700	27400	29600	31800	34000	36200	
LOW INCOME	30700	35100	39450	43850	47350	50850	54350	57900	
MODERATE INCOME	36200	40600	44950	49350	52850	56350	59850	63400	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Meigs County, TN									
VERY LOW INCOME	19200	21950	24700	27400	29600	31800	34000	36200	
LOW INCOME	30700	35100	39450	43850	47350	50850	54350	57900	
MODERATE INCOME	36200	40600	44950	49350	52850	56350	59850	63400	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Monroe County, TN									
VERY LOW INCOME	19200	21950	24700	27400	29600	31800	34000	36200	
LOW INCOME	30700	35100	39450	43850	47350	50850	54350	57900	
MODERATE INCOME	36200	40600	44950	49350	52850	56350	59850	63400	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Moore County, TN									
VERY LOW INCOME	23000	26300	29600	32850	35500	38150	40750	43400	
LOW INCOME	36800	42050	47300	52550	56750	60950	65150	69350	
MODERATE INCOME	42300	47550	52800	58050	62250	66450	70650	74850	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Obion County, TN									
VERY LOW INCOME	19200	21950	24700	27400	29600	31800	34000	36200	
LOW INCOME	30700	35100	39450	43850	47350	50850	54350	57900	
MODERATE INCOME	36200	40600	44950	49350	52850	56350	59850	63400	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Overton County, TN									
VERY LOW INCOME	19200	21950	24700	27400	29600	31800	34000	36200	
LOW INCOME	30700	35100	39450	43850	47350	50850	54350	57900	
MODERATE INCOME	36200	40600	44950	49350	52850	56350	59850	63400	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Perry County, TN									
VERY LOW INCOME	19200	21950	24700	27400	29600	31800	34000	36200	
LOW INCOME	30700	35100	39450	43850	47350	50850	54350	57900	
MODERATE INCOME	36200	40600	44950	49350	52850	56350	59850	63400	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES,
 FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES
 ** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG.
 OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1

STATE: TENNESSEE

		A D J U S T E D I N C O M E L I M I T S							
P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*	
Pickett County, TN									
VERY LOW INCOME	19200	21950	24700	27400	29600	31800	34000	36200	
LOW INCOME	30700	35100	39450	43850	47350	50850	54350	57900	
MODERATE INCOME	36200	40600	44950	49350	52850	56350	59850	63400	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Putnam County, TN									
VERY LOW INCOME	19800	22600	25450	28250	30550	32800	35050	37300	
LOW INCOME	31650	36150	40700	45200	48800	52450	56050	59650	
MODERATE INCOME	37150	41650	46200	50700	54300	57950	61550	65150	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Rhea County, TN									
VERY LOW INCOME	19250	22000	24750	27450	29650	31850	34050	36250	
LOW INCOME	30750	35100	39500	43900	47400	50900	54450	57950	
MODERATE INCOME	36250	40600	45000	49400	52900	56400	59950	63450	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Scott County, TN									
VERY LOW INCOME	19200	21950	24700	27400	29600	31800	34000	36200	
LOW INCOME	30700	35100	39450	43850	47350	50850	54350	57900	
MODERATE INCOME	36200	40600	44950	49350	52850	56350	59850	63400	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Sevier County, TN									
VERY LOW INCOME	20500	23400	26350	29250	31600	33950	36300	38650	
LOW INCOME	32750	37450	42100	46800	50550	54300	58050	61800	
MODERATE INCOME	38250	42950	47600	52300	56050	59800	63550	67300	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Stewart County, TN									
VERY LOW INCOME	20800	23750	26700	29650	32050	34400	36800	39150	
LOW INCOME	33200	37950	42700	47450	51250	55050	58850	62650	
MODERATE INCOME	38700	43450	48200	52950	56750	60550	64350	68150	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Van Buren County, TN									
VERY LOW INCOME	19200	21950	24700	27400	29600	31800	34000	36200	
LOW INCOME	30700	35100	39450	43850	47350	50850	54350	57900	
MODERATE INCOME	36200	40600	44950	49350	52850	56350	59850	63400	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Warren County, TN									
VERY LOW INCOME	19200	21950	24700	27400	29600	31800	34000	36200	
LOW INCOME	30700	35100	39450	43850	47350	50850	54350	57900	
MODERATE INCOME	36200	40600	44950	49350	52850	56350	59850	63400	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES, FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG. OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1

STATE:TENNESSEE

		A D J U S T E D I N C O M E L I M I T S							
P R O G R A M		1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Wayne County, TN									
	VERY LOW INCOME	19200	21950	24700	27400	29600	31800	34000	36200
	LOW INCOME	30700	35100	39450	43850	47350	50850	54350	57900
	MODERATE INCOME	36200	40600	44950	49350	52850	56350	59850	63400
	MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Weakley County, TN									
	VERY LOW INCOME	19250	22000	24750	27450	29650	31850	34050	36250
	LOW INCOME	30750	35100	39500	43900	47400	50900	54450	57950
	MODERATE INCOME	36250	40600	45000	49400	52900	56400	59950	63450
	MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
White County, TN									
	VERY LOW INCOME	19200	21950	24700	27400	29600	31800	34000	36200
	LOW INCOME	30700	35100	39450	43850	47350	50850	54350	57900
	MODERATE INCOME	36200	40600	44950	49350	52850	56350	59850	63400
	MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES,
FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG.
OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1
STATE:TEXAS

----- A D J U S T E D I N C O M E L I M I T S -----

P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Abilene, TX MSA								
VERY LOW INCOME	22700	25950	29200	32400	35000	37600	40200	42800
LOW INCOME	36300	41500	46650	51850	56000	60150	64300	68450
MODERATE INCOME	41800	47000	52150	57350	61500	65650	69800	73950
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Amarillo, TX MSA								
Amarillo, TX HUD Metro FMR Area								
VERY LOW INCOME	25100	28650	32250	35800	38700	41550	44400	47300
LOW INCOME	40100	45850	51550	57300	61900	66450	71050	75650
MODERATE INCOME	45600	51350	57050	62800	67400	71950	76550	81150
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Oldham County, TX HUD Metro FMR Area								
VERY LOW INCOME	26500	30250	34050	37800	40850	43850	46900	49900
LOW INCOME	42350	48400	54450	60500	65350	70200	75000	79850
MODERATE INCOME	47850	53900	59950	66000	70850	75700	80500	85350
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Austin-Round Rock, TX MSA								
VERY LOW INCOME	34200	39050	43950	48800	52750	56650	60550	64450
LOW INCOME	54650	62500	70300	78100	84350	90600	96850	103100
MODERATE INCOME	60150	68000	75800	83600	89850	96100	102350	108600
MOD. INC-GUAR. LOAN	78600	89800	101050	112250	121250	130200	139200	148150
Beaumont-Port Arthur, TX MSA								
Beaumont-Port Arthur, TX HUD Metro FMR Area								
VERY LOW INCOME	23650	27000	30400	33750	36450	39150	41850	44550
LOW INCOME	37800	43200	48600	54000	58300	62650	66950	71300
MODERATE INCOME	43300	48700	54100	59500	63800	68150	72450	76800
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Newton County, TX HUD Metro FMR Area								
VERY LOW INCOME	20650	23600	26550	29450	31850	34200	36550	38900
LOW INCOME	32950	37700	42400	47100	50850	54650	58400	62150
MODERATE INCOME	38450	43200	47900	52600	56350	60150	63900	67650
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Brownsville-Harlingen, TX MSA								
VERY LOW INCOME	20650	23600	26550	29450	31850	34200	36550	38900
LOW INCOME	32950	37700	42400	47100	50850	54650	58400	62150
MODERATE INCOME	38450	43200	47900	52600	56350	60150	63900	67650
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES,
FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES
** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG.
OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1

STATE:TEXAS

		A D J U S T E D I N C O M E L I M I T S							
P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*	
College Station-Bryan, TX MSA									
VERY LOW INCOME	24000	27400	30850	34250	37000	39750	42500	45250	
LOW INCOME	38350	43850	49300	54800	59200	63550	67950	72350	
MODERATE INCOME	43850	49350	54800	60300	64700	69050	73450	77850	
MOD.INC-GUAR.LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Corpus Christi, TX MSA									
Aransas County, TX HUD Metro FMR Area									
VERY LOW INCOME	21550	24600	27700	30750	33250	35700	38150	40600	
LOW INCOME	34450	39350	44300	49200	53150	57050	61000	64950	
MODERATE INCOME	39950	44850	49800	54700	58650	62550	66500	70450	
MOD.INC-GUAR.LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Corpus Christi, TX HUD Metro FMR Area									
VERY LOW INCOME	23350	26650	30000	33300	36000	38650	41300	44000	
LOW INCOME	37300	42650	47950	53300	57550	61850	66100	70350	
MODERATE INCOME	42800	48150	53450	58800	63050	67350	71600	75850	
MOD.INC-GUAR.LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Dallas-Fort Worth-Arlington, TX MSA									
Dallas, TX HUD Metro FMR Area									
VERY LOW INCOME	30200	34500	38800	43100	46550	50000	53450	56900	
LOW INCOME	48250	55150	62050	68950	74450	80000	85500	91000	
MODERATE INCOME	53750	60650	67550	74450	79950	85500	91000	96500	
MOD.INC-GUAR.LOAN	69350	79300	89200	99100	107050	114950	122900	130800	
Fort Worth-Arlington, TX HUD Metro FMR Area									
VERY LOW INCOME	28550	32600	36700	40750	44050	47300	50550	53800	
LOW INCOME	45650	52150	58700	65200	70400	75650	80850	86050	
MODERATE INCOME	51150	57650	64200	70700	75900	81150	86350	91550	
MOD.INC-GUAR.LOAN	65650	75000	84400	93750	101250	108750	116250	123750	
Hood County, TX HUD Metro FMR Area									
VERY LOW INCOME	26850	30700	34550	38350	41450	44500	47600	50650	
LOW INCOME	42950	49100	55200	61350	66250	71150	76050	81000	
MODERATE INCOME	48450	54600	60700	66850	71750	76650	81550	86500	
MOD.INC-GUAR.LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Somervell County, TX HUD Metro FMR Area									
VERY LOW INCOME	24750	28250	31800	35300	38150	40950	43800	46600	
LOW INCOME	39550	45200	50850	56500	61000	65550	70050	74600	
MODERATE INCOME	45050	50700	56350	62000	66500	71050	75550	80100	
MOD.INC-GUAR.LOAN	63200	72250	81250	90300	97500	104750	111950	119200	

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES,
FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG.
OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1

STATE:TEXAS

		A D J U S T E D I N C O M E L I M I T S							
P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*	
Wise County, TX HUD Metro FMR Area									
VERY LOW INCOME	24800	28350	31900	35400	38250	41100	43900	46750	
LOW INCOME	39650	45300	51000	56650	61200	65700	70250	74800	
MODERATE INCOME	45150	50800	56500	62150	66700	71200	75750	80300	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
El Paso, TX MSA									
El Paso, TX HUD Metro FMR Area									
VERY LOW INCOME	20650	23600	26550	29450	31850	34200	36550	38900	
LOW INCOME	32950	37700	42400	47100	50850	54650	58400	62150	
MODERATE INCOME	38450	43200	47900	52600	56350	60150	63900	67650	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Hudspeth County, TX HUD Metro FMR Area									
VERY LOW INCOME	20650	23600	26550	29450	31850	34200	36550	38900	
LOW INCOME	32950	37700	42400	47100	50850	54650	58400	62150	
MODERATE INCOME	38450	43200	47900	52600	56350	60150	63900	67650	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Houston-The Woodlands-Sugar Land, TX MSA									
Austin County, TX HUD Metro FMR Area									
VERY LOW INCOME	28650	32750	36850	40900	44200	47450	50750	54000	
LOW INCOME	45800	52350	58900	65450	70700	75900	81150	86400	
MODERATE INCOME	51300	57850	64400	70950	76200	81400	86650	91900	
MOD. INC-GUAR. LOAN	65850	75300	84700	94100	101650	109150	116700	124200	
Brazoria County, TX HUD Metro FMR Area									
VERY LOW INCOME	35600	40650	45750	50800	54900	58950	63000	67100	
LOW INCOME	54950	62800	70650	78500	84800	91050	97350	103600	
MODERATE INCOME	60450	68300	76150	84000	90300	96550	102850	109100	
MOD. INC-GUAR. LOAN	79000	90300	101550	112850	121900	130900	139950	148950	
Houston-The Woodlands-Sugar Land, TX HUD Metro FMR Area									
VERY LOW INCOME	27600	31550	35500	39400	42600	45750	48900	52050	
LOW INCOME	44150	50450	56750	63050	68100	73150	78200	83250	
MODERATE INCOME	49650	55950	62250	68550	73600	78650	83700	88750	
MOD. INC-GUAR. LOAN	63450	72500	81600	90650	97900	105150	112400	119650	
Killeen-Temple, TX MSA									
Killeen-Temple, TX HUD Metro FMR Area									
VERY LOW INCOME	22400	25600	28800	31950	34550	37100	39650	42200	
LOW INCOME	35750	40900	46000	51100	55200	59300	63350	67450	
MODERATE INCOME	41250	46400	51500	56600	60700	64800	68850	72950	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES, FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

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MFH Direct/Guaranteed & Payment Assistance Method 1
 STATE:TEXAS

----- A D J U S T E D I N C O M E L I M I T S -----

P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Lampasas County, TX HUD Metro FMR Area								
VERY LOW INCOME	24450	27950	31450	34900	37700	40500	43300	46100
LOW INCOME	39100	44700	50250	55850	60300	64800	69250	73700
MODERATE INCOME	44600	50200	55750	61350	65800	70300	74750	79200
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Laredo, TX MSA								
VERY LOW INCOME	20650	23600	26550	29450	31850	34200	36550	38900
LOW INCOME	32950	37700	42400	47100	50850	54650	58400	62150
MODERATE INCOME	38450	43200	47900	52600	56350	60150	63900	67650
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Longview, TX MSA								
Longview, TX HUD Metro FMR Area								
VERY LOW INCOME	22200	25350	28500	31650	34200	36750	39250	41800
LOW INCOME	35450	40500	45600	50650	54700	58750	62800	66850
MODERATE INCOME	40950	46000	51100	56150	60200	64250	68300	72350
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Rusk County, TX HUD Metro FMR Area								
VERY LOW INCOME	20950	23950	26950	29900	32300	34700	37100	39500
LOW INCOME	33500	38300	43050	47850	51700	55500	59350	63150
MODERATE INCOME	39000	43800	48550	53350	57200	61000	64850	68650
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Lubbock, TX MSA								
Lubbock, TX HUD Metro FMR Area								
VERY LOW INCOME	23500	26850	30200	33550	36250	38950	41650	44300
LOW INCOME	37600	42950	48350	53700	58000	62300	66600	70900
MODERATE INCOME	43100	48450	53850	59200	63500	67800	72100	76400
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Lynn County, TX HUD Metro FMR Area								
VERY LOW INCOME	20650	23600	26550	29450	31850	34200	36550	38900
LOW INCOME	32950	37700	42400	47100	50850	54650	58400	62150
MODERATE INCOME	38450	43200	47900	52600	56350	60150	63900	67650
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
McAllen-Edinburg-Mission, TX MSA								
VERY LOW INCOME	20650	23600	26550	29450	31850	34200	36550	38900
LOW INCOME	32950	37700	42400	47100	50850	54650	58400	62150
MODERATE INCOME	38450	43200	47900	52600	56350	60150	63900	67650
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES, FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES
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MFH Direct/Guaranteed & Payment Assistance Method 1

STATE:TEXAS

		A D J U S T E D I N C O M E L I M I T S							
P R O G R A M		1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Midland, TX MSA									
Martin County, TX HUD Metro FMR Area									
	VERY LOW INCOME	26000	29700	33400	37100	40100	43050	46050	49000
	LOW INCOME	41550	47500	53400	59350	64100	68850	73600	78350
	MODERATE INCOME	47050	53000	58900	64850	69600	74350	79100	83850
	MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Midland, TX HUD Metro FMR Area									
	VERY LOW INCOME	31750	36300	40850	45350	49000	52650	56250	59900
	LOW INCOME	50800	58050	65300	72550	78350	84150	89950	95750
	MODERATE INCOME	56300	63550	70800	78050	83850	89650	95450	101250
	MOD. INC-GUAR. LOAN	73000	83450	93850	104300	112650	121000	129350	137700
Odessa, TX MSA									
	VERY LOW INCOME	25900	29600	33300	36950	39950	42900	45850	48800
	LOW INCOME	41350	47300	53200	59100	63850	68550	73300	78000
	MODERATE INCOME	46850	52800	58700	64600	69350	74050	78800	83500
	MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
San Angelo, TX MSA									
Irion County, TX SEA									
	VERY LOW INCOME	24500	28000	31500	35000	37800	40600	43400	46200
	LOW INCOME	39200	44800	50400	56000	60500	64950	69450	73900
	MODERATE INCOME	44700	50300	55900	61500	66000	70450	74950	79400
	MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
San Angelo, TX MSA									
	VERY LOW INCOME	24500	28000	31500	35000	37800	40600	43400	46200
	LOW INCOME	39200	44800	50400	56000	60500	64950	69450	73900
	MODERATE INCOME	44700	50300	55900	61500	66000	70450	74950	79400
	MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
San Antonio-New Braunfels, TX MSA									
Atascosa County, TX HUD Metro FMR Area									
	VERY LOW INCOME	22050	25200	28350	31450	34000	36500	39000	41550
	LOW INCOME	35200	40250	45250	50300	54300	58350	62350	66400
	MODERATE INCOME	40700	45750	50750	55800	59800	63850	67850	71900
	MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Kendall County, TX HUD Metro FMR Area									
	VERY LOW INCOME	35300	40350	45400	50400	54450	58500	62500	66550
	LOW INCOME	54950	62800	70650	78500	84800	91050	97350	103600
	MODERATE INCOME	60450	68300	76150	84000	90300	96550	102850	109100
	MOD. INC-GUAR. LOAN	79000	90300	101550	112850	121900	130900	139950	148950

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES,
FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG.
OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1
 STATE:TEXAS

		A D J U S T E D I N C O M E L I M I T S							
P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*	
Medina County, TX HUD Metro FMR Area									
VERY LOW INCOME	26000	29700	33400	37100	40100	43050	46050	49000	
LOW INCOME	41550	47500	53400	59350	64100	68850	73600	78350	
MODERATE INCOME	47050	53000	58900	64850	69600	74350	79100	83850	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
San Antonio-New Braunfels, TX HUD Metro FMR Area									
VERY LOW INCOME	25200	28800	32400	36000	38900	41800	44650	47550	
LOW INCOME	40300	46100	51850	57600	62200	66800	71400	76050	
MODERATE INCOME	45800	51600	57350	63100	67700	72300	76900	81550	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Sherman-Denison, TX MSA									
VERY LOW INCOME	25500	29150	32800	36400	39350	42250	45150	48050	
LOW INCOME	40800	46600	52450	58250	62900	67550	72250	76900	
MODERATE INCOME	46300	52100	57950	63750	68400	73050	77750	82400	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Texarkana, TX-AR MSA									
Texarkana, TX-Texarkana, AR HUD Metro FMR Area									
VERY LOW INCOME	22200	25350	28500	31650	34200	36750	39250	41800	
LOW INCOME	35450	40500	45600	50650	54700	58750	62800	66850	
MODERATE INCOME	40950	46000	51100	56150	60200	64250	68300	72350	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Tyler, TX MSA									
VERY LOW INCOME	24650	28200	31700	35200	38050	40850	43650	46500	
LOW INCOME	39400	45050	50650	56300	60800	65300	69800	74300	
MODERATE INCOME	44900	50550	56150	61800	66300	70800	75300	79800	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Victoria, TX MSA									
VERY LOW INCOME	24300	27750	31200	34650	37450	40200	43000	45750	
LOW INCOME	38800	44350	49900	55450	59900	64300	68750	73200	
MODERATE INCOME	44300	49850	55400	60950	65400	69800	74250	78700	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Waco, TX MSA									
Falls County, TX HUD Metro FMR Area									
VERY LOW INCOME	20650	23600	26550	29450	31850	34200	36550	38900	
LOW INCOME	32950	37700	42400	47100	50850	54650	58400	62150	
MODERATE INCOME	38450	43200	47900	52600	56350	60150	63900	67650	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES, FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES
 ** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG. OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1
STATE:TEXAS

----- A D J U S T E D I N C O M E L I M I T S -----

P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Waco, TX HUD Metro FMR Area								
VERY LOW INCOME	23000	26300	29600	32850	35500	38150	40750	43400
LOW INCOME	36800	42050	47300	52550	56750	60950	65150	69350
MODERATE INCOME	42300	47550	52800	58050	62250	66450	70650	74850
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Wichita Falls, TX MSA								
VERY LOW INCOME	22600	25800	29050	32250	34850	37450	40000	42600
LOW INCOME	36100	41300	46450	51600	55750	59850	64000	68100
MODERATE INCOME	41600	46800	51950	57100	61250	65350	69500	73600
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Anderson County, TX								
VERY LOW INCOME	20650	23600	26550	29450	31850	34200	36550	38900
LOW INCOME	32950	37700	42400	47100	50850	54650	58400	62150
MODERATE INCOME	38450	43200	47900	52600	56350	60150	63900	67650
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Andrews County, TX								
VERY LOW INCOME	29500	33700	37900	42100	45500	48850	52250	55600
LOW INCOME	47150	53900	60600	67350	72750	78150	83500	88900
MODERATE INCOME	52650	59400	66100	72850	78250	83650	89000	94400
MOD. INC-GUAR. LOAN	67750	77450	87100	96800	104550	112300	120050	127800
Angelina County, TX								
VERY LOW INCOME	20650	23600	26550	29450	31850	34200	36550	38900
LOW INCOME	32950	37700	42400	47100	50850	54650	58400	62150
MODERATE INCOME	38450	43200	47900	52600	56350	60150	63900	67650
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Bailey County, TX								
VERY LOW INCOME	20650	23600	26550	29450	31850	34200	36550	38900
LOW INCOME	32950	37700	42400	47100	50850	54650	58400	62150
MODERATE INCOME	38450	43200	47900	52600	56350	60150	63900	67650
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Baylor County, TX								
VERY LOW INCOME	22100	25250	28400	31550	34100	36600	39150	41650
LOW INCOME	35350	40400	45450	50500	54550	58600	62600	66650
MODERATE INCOME	40850	45900	50950	56000	60050	64100	68100	72150
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Bee County, TX								
VERY LOW INCOME	20650	23600	26550	29450	31850	34200	36550	38900
LOW INCOME	32950	37700	42400	47100	50850	54650	58400	62150
MODERATE INCOME	38450	43200	47900	52600	56350	60150	63900	67650
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES, FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES
 ** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG. OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1
 STATE:TEXAS

----- A D J U S T E D I N C O M E L I M I T S -----

P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Blanco County, TX								
VERY LOW INCOME	26400	30150	33900	37650	40700	43700	46700	49700
LOW INCOME	42200	48200	54250	60250	65050	69900	74700	79550
MODERATE INCOME	47700	53700	59750	65750	70550	75400	80200	85050
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Borden County, TX								
VERY LOW INCOME	30950	35400	39800	44200	47750	51300	54850	58350
LOW INCOME	49500	56550	63650	70700	76350	82000	87650	93300
MODERATE INCOME	55000	62050	69150	76200	81850	87500	93150	98800
MOD. INC-GUAR. LOAN	71150	81300	91500	101650	109800	117900	126050	134200
Bosque County, TX								
VERY LOW INCOME	20950	23950	26950	29900	32300	34700	37100	39500
LOW INCOME	33500	38300	43050	47850	51700	55500	59350	63150
MODERATE INCOME	39000	43800	48550	53350	57200	61000	64850	68650
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Brewster County, TX								
VERY LOW INCOME	20900	23850	26850	29800	32200	34600	37000	39350
LOW INCOME	33400	38150	42950	47700	51500	55350	59150	62950
MODERATE INCOME	38900	43650	48450	53200	57000	60850	64650	68450
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Briscoe County, TX								
VERY LOW INCOME	20650	23600	26550	29450	31850	34200	36550	38900
LOW INCOME	32950	37700	42400	47100	50850	54650	58400	62150
MODERATE INCOME	38450	43200	47900	52600	56350	60150	63900	67650
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Brooks County, TX								
VERY LOW INCOME	20650	23600	26550	29450	31850	34200	36550	38900
LOW INCOME	32950	37700	42400	47100	50850	54650	58400	62150
MODERATE INCOME	38450	43200	47900	52600	56350	60150	63900	67650
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Brown County, TX								
VERY LOW INCOME	20650	23600	26550	29450	31850	34200	36550	38900
LOW INCOME	32950	37700	42400	47100	50850	54650	58400	62150
MODERATE INCOME	38450	43200	47900	52600	56350	60150	63900	67650
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Burnet County, TX								
VERY LOW INCOME	24800	28350	31900	35400	38250	41100	43900	46750
LOW INCOME	39650	45300	51000	56650	61200	65700	70250	74800
MODERATE INCOME	45150	50800	56500	62150	66700	71200	75750	80300
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES,
 FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES
 ** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG.
 OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1

STATE:TEXAS

		A D J U S T E D I N C O M E L I M I T S							
P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*	
Calhoun County, TX									
VERY LOW INCOME	25450	29100	32750	36350	39300	42200	45100	48000	
LOW INCOME	40700	46500	52350	58150	62800	67450	72100	76750	
MODERATE INCOME	46200	52000	57850	63650	68300	72950	77600	82250	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Camp County, TX									
VERY LOW INCOME	20650	23600	26550	29450	31850	34200	36550	38900	
LOW INCOME	32950	37700	42400	47100	50850	54650	58400	62150	
MODERATE INCOME	38450	43200	47900	52600	56350	60150	63900	67650	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Cass County, TX									
VERY LOW INCOME	20650	23600	26550	29450	31850	34200	36550	38900	
LOW INCOME	32950	37700	42400	47100	50850	54650	58400	62150	
MODERATE INCOME	38450	43200	47900	52600	56350	60150	63900	67650	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Castro County, TX									
VERY LOW INCOME	20650	23600	26550	29450	31850	34200	36550	38900	
LOW INCOME	32950	37700	42400	47100	50850	54650	58400	62150	
MODERATE INCOME	38450	43200	47900	52600	56350	60150	63900	67650	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Cherokee County, TX									
VERY LOW INCOME	20650	23600	26550	29450	31850	34200	36550	38900	
LOW INCOME	32950	37700	42400	47100	50850	54650	58400	62150	
MODERATE INCOME	38450	43200	47900	52600	56350	60150	63900	67650	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Childress County, TX									
VERY LOW INCOME	22650	25900	29150	32350	34950	37550	40150	42750	
LOW INCOME	36250	41400	46600	51750	55900	60050	64150	68300	
MODERATE INCOME	41750	46900	52100	57250	61400	65550	69650	73800	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Cochran County, TX									
VERY LOW INCOME	20650	23600	26550	29450	31850	34200	36550	38900	
LOW INCOME	32950	37700	42400	47100	50850	54650	58400	62150	
MODERATE INCOME	38450	43200	47900	52600	56350	60150	63900	67650	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Coke County, TX									
VERY LOW INCOME	22650	25850	29100	32300	34900	37500	40100	42650	
LOW INCOME	36200	41350	46550	51700	55850	59950	64100	68250	
MODERATE INCOME	41700	46850	52050	57200	61350	65450	69600	73750	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES,
FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG.
OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1
 STATE:TEXAS

----- A D J U S T E D I N C O M E L I M I T S -----

P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Coleman County, TX								
VERY LOW INCOME	20650	23600	26550	29450	31850	34200	36550	38900
LOW INCOME	32950	37700	42400	47100	50850	54650	58400	62150
MODERATE INCOME	38450	43200	47900	52600	56350	60150	63900	67650
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Collingsworth County, TX								
VERY LOW INCOME	20650	23600	26550	29450	31850	34200	36550	38900
LOW INCOME	32950	37700	42400	47100	50850	54650	58400	62150
MODERATE INCOME	38450	43200	47900	52600	56350	60150	63900	67650
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Colorado County, TX								
VERY LOW INCOME	22850	26100	29350	32600	35250	37850	40450	43050
LOW INCOME	36500	41700	46950	52150	56300	60500	64650	68850
MODERATE INCOME	42000	47200	52450	57650	61800	66000	70150	74350
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Comanche County, TX								
VERY LOW INCOME	20650	23600	26550	29450	31850	34200	36550	38900
LOW INCOME	32950	37700	42400	47100	50850	54650	58400	62150
MODERATE INCOME	38450	43200	47900	52600	56350	60150	63900	67650
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Concho County, TX								
VERY LOW INCOME	23500	26850	30200	33550	36250	38950	41650	44300
LOW INCOME	37600	42950	48350	53700	58000	62300	66600	70900
MODERATE INCOME	43100	48450	53850	59200	63500	67800	72100	76400
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Cooke County, TX								
VERY LOW INCOME	26000	29700	33400	37100	40100	43050	46050	49000
LOW INCOME	41550	47500	53400	59350	64100	68850	73600	78350
MODERATE INCOME	47050	53000	58900	64850	69600	74350	79100	83850
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Cottle County, TX								
VERY LOW INCOME	20650	23600	26550	29450	31850	34200	36550	38900
LOW INCOME	32950	37700	42400	47100	50850	54650	58400	62150
MODERATE INCOME	38450	43200	47900	52600	56350	60150	63900	67650
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Crane County, TX								
VERY LOW INCOME	28000	32000	36000	39950	43150	46350	49550	52750
LOW INCOME	44750	51100	57500	63900	69000	74100	79250	84350
MODERATE INCOME	50250	56600	63000	69400	74500	79600	84750	89850
MOD. INC-GUAR. LOAN	64300	73500	82650	91850	99200	106550	113900	121250

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES,
 FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES
 ** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG.
 OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1
 STATE:TEXAS

----- A D J U S T E D I N C O M E L I M I T S -----

P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Crockett County, TX								
VERY LOW INCOME	25000	28600	32150	35700	38600	41450	44300	47150
LOW INCOME	39950	45700	51400	57100	61650	66250	70800	75350
MODERATE INCOME	45450	51200	56900	62600	67150	71750	76300	80850
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Culberson County, TX								
VERY LOW INCOME	20650	23600	26550	29450	31850	34200	36550	38900
LOW INCOME	32950	37700	42400	47100	50850	54650	58400	62150
MODERATE INCOME	38450	43200	47900	52600	56350	60150	63900	67650
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Dallam County, TX								
VERY LOW INCOME	20650	23600	26550	29450	31850	34200	36550	38900
LOW INCOME	32950	37700	42400	47100	50850	54650	58400	62150
MODERATE INCOME	38450	43200	47900	52600	56350	60150	63900	67650
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Dawson County, TX								
VERY LOW INCOME	20650	23600	26550	29450	31850	34200	36550	38900
LOW INCOME	32950	37700	42400	47100	50850	54650	58400	62150
MODERATE INCOME	38450	43200	47900	52600	56350	60150	63900	67650
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
DeWitt County, TX								
VERY LOW INCOME	24400	27900	31400	34850	37650	40450	43250	46050
LOW INCOME	39050	44600	50200	55750	60200	64650	69150	73600
MODERATE INCOME	44550	50100	55700	61250	65700	70150	74650	79100
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Deaf Smith County, TX								
VERY LOW INCOME	22200	25350	28500	31650	34200	36750	39250	41800
LOW INCOME	35450	40500	45600	50650	54700	58750	62800	66850
MODERATE INCOME	40950	46000	51100	56150	60200	64250	68300	72350
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Delta County, TX								
VERY LOW INCOME	24650	28200	31700	35200	38050	40850	43650	46500
LOW INCOME	39400	45050	50650	56300	60800	65300	69800	74300
MODERATE INCOME	44900	50550	56150	61800	66300	70800	75300	79800
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Dickens County, TX								
VERY LOW INCOME	20650	23600	26550	29450	31850	34200	36550	38900
LOW INCOME	32950	37700	42400	47100	50850	54650	58400	62150
MODERATE INCOME	38450	43200	47900	52600	56350	60150	63900	67650
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES,
 FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES
 ** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG.
 OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1
STATE:TEXAS

----- A D J U S T E D I N C O M E L I M I T S -----

P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Dimmit County, TX								
VERY LOW INCOME	20650	23600	26550	29450	31850	34200	36550	38900
LOW INCOME	32950	37700	42400	47100	50850	54650	58400	62150
MODERATE INCOME	38450	43200	47900	52600	56350	60150	63900	67650
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Donley County, TX								
VERY LOW INCOME	20850	23800	26800	29750	32150	34550	36900	39300
LOW INCOME	33300	38100	42850	47600	51400	55200	59000	62850
MODERATE INCOME	38800	43600	48350	53100	56900	60700	64500	68350
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Duval County, TX								
VERY LOW INCOME	20650	23600	26550	29450	31850	34200	36550	38900
LOW INCOME	32950	37700	42400	47100	50850	54650	58400	62150
MODERATE INCOME	38450	43200	47900	52600	56350	60150	63900	67650
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Eastland County, TX								
VERY LOW INCOME	20650	23600	26550	29450	31850	34200	36550	38900
LOW INCOME	32950	37700	42400	47100	50850	54650	58400	62150
MODERATE INCOME	38450	43200	47900	52600	56350	60150	63900	67650
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Edwards County, TX								
VERY LOW INCOME	23600	27000	30350	33700	36400	39100	41800	44500
LOW INCOME	37750	43100	48500	53900	58200	62500	66850	71150
MODERATE INCOME	43250	48600	54000	59400	63700	68000	72350	76650
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Erath County, TX								
VERY LOW INCOME	22200	25350	28500	31650	34200	36750	39250	41800
LOW INCOME	35450	40500	45600	50650	54700	58750	62800	66850
MODERATE INCOME	40950	46000	51100	56150	60200	64250	68300	72350
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Fannin County, TX								
VERY LOW INCOME	22150	25300	28450	31600	34150	36700	39200	41750
LOW INCOME	35400	40450	45500	50550	54600	58650	62700	66750
MODERATE INCOME	40900	45950	51000	56050	60100	64150	68200	72250
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Fayette County, TX								
VERY LOW INCOME	25350	29000	32600	36200	39100	42000	44900	47800
LOW INCOME	40550	46300	52100	57900	62550	67150	71800	76450
MODERATE INCOME	46050	51800	57600	63400	68050	72650	77300	81950
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES,
FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES
** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG.
OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1

STATE:TEXAS

		A D J U S T E D I N C O M E L I M I T S							
P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*	
Fisher County, TX									
VERY LOW INCOME	22200	25350	28500	31650	34200	36750	39250	41800	
LOW INCOME	35450	40500	45600	50650	54700	58750	62800	66850	
MODERATE INCOME	40950	46000	51100	56150	60200	64250	68300	72350	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Floyd County, TX									
VERY LOW INCOME	20650	23600	26550	29450	31850	34200	36550	38900	
LOW INCOME	32950	37700	42400	47100	50850	54650	58400	62150	
MODERATE INCOME	38450	43200	47900	52600	56350	60150	63900	67650	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Foard County, TX									
VERY LOW INCOME	20650	23600	26550	29450	31850	34200	36550	38900	
LOW INCOME	32950	37700	42400	47100	50850	54650	58400	62150	
MODERATE INCOME	38450	43200	47900	52600	56350	60150	63900	67650	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Franklin County, TX									
VERY LOW INCOME	22600	25800	29050	32250	34850	37450	40000	42600	
LOW INCOME	36100	41300	46450	51600	55750	59850	64000	68100	
MODERATE INCOME	41600	46800	51950	57100	61250	65350	69500	73600	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Freestl County, TX									
VERY LOW INCOME	20650	23600	26550	29450	31850	34200	36550	38900	
LOW INCOME	32950	37700	42400	47100	50850	54650	58400	62150	
MODERATE INCOME	38450	43200	47900	52600	56350	60150	63900	67650	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Frio County, TX									
VERY LOW INCOME	20650	23600	26550	29450	31850	34200	36550	38900	
LOW INCOME	32950	37700	42400	47100	50850	54650	58400	62150	
MODERATE INCOME	38450	43200	47900	52600	56350	60150	63900	67650	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Gaines County, TX									
VERY LOW INCOME	23450	26800	30150	33450	36150	38850	41500	44200	
LOW INCOME	37450	42800	48150	53500	57800	62050	66350	70600	
MODERATE INCOME	42950	48300	53650	59000	63300	67550	71850	76100	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Garza County, TX									
VERY LOW INCOME	21050	24050	27050	30050	32500	34900	37300	39700	
LOW INCOME	33650	38500	43300	48100	51950	55800	59650	63500	
MODERATE INCOME	39150	44000	48800	53600	57450	61300	65150	69000	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES, FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG. OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1
 STATE:TEXAS

		A D J U S T E D I N C O M E L I M I T S							
P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*	
Gillespie County, TX									
VERY LOW INCOME	25800	29500	33200	36850	39800	42750	45700	48650	
LOW INCOME	41250	47150	53050	58950	63650	68400	73100	77800	
MODERATE INCOME	46750	52650	58550	64450	69150	73900	78600	83300	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Glasscock County, TX									
VERY LOW INCOME	34200	39050	43950	48800	52750	56650	60550	64450	
LOW INCOME	54650	62500	70300	78100	84350	90600	96850	103100	
MODERATE INCOME	60150	68000	75800	83600	89850	96100	102350	108600	
MOD. INC-GUAR. LOAN	78600	89800	101050	112250	121250	130200	139200	148150	
Gonzales County, TX									
VERY LOW INCOME	21700	24800	27900	31000	33500	36000	38450	40950	
LOW INCOME	34700	39700	44650	49600	53550	57550	61500	65450	
MODERATE INCOME	40200	45200	50150	55100	59050	63050	67000	70950	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Gray County, TX									
VERY LOW INCOME	22400	25600	28800	31950	34550	37100	39650	42200	
LOW INCOME	35750	40900	46000	51100	55200	59300	63350	67450	
MODERATE INCOME	41250	46400	51500	56600	60700	64800	68850	72950	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Grimes County, TX									
VERY LOW INCOME	21700	24800	27900	31000	33500	36000	38450	40950	
LOW INCOME	34700	39700	44650	49600	53550	57550	61500	65450	
MODERATE INCOME	40200	45200	50150	55100	59050	63050	67000	70950	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Hale County, TX									
VERY LOW INCOME	20650	23600	26550	29450	31850	34200	36550	38900	
LOW INCOME	32950	37700	42400	47100	50850	54650	58400	62150	
MODERATE INCOME	38450	43200	47900	52600	56350	60150	63900	67650	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Hall County, TX									
VERY LOW INCOME	20650	23600	26550	29450	31850	34200	36550	38900	
LOW INCOME	32950	37700	42400	47100	50850	54650	58400	62150	
MODERATE INCOME	38450	43200	47900	52600	56350	60150	63900	67650	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Hamilton County, TX									
VERY LOW INCOME	22550	25750	28950	32150	34750	37300	39900	42450	
LOW INCOME	36000	41150	46300	51450	55550	59700	63800	67900	
MODERATE INCOME	41500	46650	51800	56950	61050	65200	69300	73400	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES, FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES
 ** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG. OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1

STATE:TEXAS

		A D J U S T E D I N C O M E L I M I T S							
P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*	
Hansford County, TX									
VERY LOW INCOME	21400	24450	27500	30550	33000	35450	37900	40350	
LOW INCOME	34250	39100	44000	48900	52800	56700	60650	64550	
MODERATE INCOME	39750	44600	49500	54400	58300	62200	66150	70050	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Hardeman County, TX									
VERY LOW INCOME	20650	23600	26550	29450	31850	34200	36550	38900	
LOW INCOME	32950	37700	42400	47100	50850	54650	58400	62150	
MODERATE INCOME	38450	43200	47900	52600	56350	60150	63900	67650	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Harrison County, TX									
VERY LOW INCOME	22200	25350	28500	31650	34200	36750	39250	41800	
LOW INCOME	35450	40500	45600	50650	54700	58750	62800	66850	
MODERATE INCOME	40950	46000	51100	56150	60200	64250	68300	72350	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Hartley County, TX									
VERY LOW INCOME	27650	31600	35550	39500	42700	45850	49000	52150	
LOW INCOME	44250	50550	56900	63200	68250	73300	78350	83400	
MODERATE INCOME	49750	56050	62400	68700	73750	78800	83850	88900	
MOD. INC-GUAR. LOAN	63600	72700	81750	90850	98100	105400	112650	119900	
Haskell County, TX									
VERY LOW INCOME	20650	23600	26550	29450	31850	34200	36550	38900	
LOW INCOME	32950	37700	42400	47100	50850	54650	58400	62150	
MODERATE INCOME	38450	43200	47900	52600	56350	60150	63900	67650	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Hemphill County, TX									
VERY LOW INCOME	26950	30800	34650	38500	41600	44700	47750	50850	
LOW INCOME	43100	49300	55450	61600	66550	71450	76400	81300	
MODERATE INCOME	48600	54800	60950	67100	72050	76950	81900	86800	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Henderson County, TX									
VERY LOW INCOME	20900	23850	26850	29800	32200	34600	37000	39350	
LOW INCOME	33400	38150	42950	47700	51500	55350	59150	62950	
MODERATE INCOME	38900	43650	48450	53200	57000	60850	64650	68450	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Hill County, TX									
VERY LOW INCOME	21400	24450	27500	30550	33000	35450	37900	40350	
LOW INCOME	34250	39100	44000	48900	52800	56700	60650	64550	
MODERATE INCOME	39750	44600	49500	54400	58300	62200	66150	70050	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES, FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG. OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1

STATE:TEXAS

		A D J U S T E D I N C O M E L I M I T S							
P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*	
Hockley County, TX									
VERY LOW INCOME	22600	25800	29050	32250	34850	37450	40000	42600	
LOW INCOME	36100	41300	46450	51600	55750	59850	64000	68100	
MODERATE INCOME	41600	46800	51950	57100	61250	65350	69500	73600	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Hopkins County, TX									
VERY LOW INCOME	21300	24350	27400	30400	32850	35300	37700	40150	
LOW INCOME	34050	38900	43800	48650	52550	56450	60350	64200	
MODERATE INCOME	39550	44400	49300	54150	58050	61950	65850	69700	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Houston County, TX									
VERY LOW INCOME	20650	23600	26550	29450	31850	34200	36550	38900	
LOW INCOME	32950	37700	42400	47100	50850	54650	58400	62150	
MODERATE INCOME	38450	43200	47900	52600	56350	60150	63900	67650	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Howard County, TX									
VERY LOW INCOME	23600	26950	30300	33650	36350	39050	41750	44450	
LOW INCOME	37700	43100	48450	53850	58150	62450	66750	71100	
MODERATE INCOME	43200	48600	53950	59350	63650	67950	72250	76600	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Hutchinson County, TX									
VERY LOW INCOME	23000	26300	29600	32850	35500	38150	40750	43400	
LOW INCOME	36800	42050	47300	52550	56750	60950	65150	69350	
MODERATE INCOME	42300	47550	52800	58050	62250	66450	70650	74850	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Jack County, TX									
VERY LOW INCOME	24400	27850	31350	34800	37600	40400	43200	45950	
LOW INCOME	39000	44550	50150	55700	60150	64600	69050	73500	
MODERATE INCOME	44500	50050	55650	61200	65650	70100	74550	79000	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Jackson County, TX									
VERY LOW INCOME	26400	30150	33900	37650	40700	43700	46700	49700	
LOW INCOME	42200	48200	54250	60250	65050	69900	74700	79550	
MODERATE INCOME	47700	53700	59750	65750	70550	75400	80200	85050	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Jasper County, TX									
VERY LOW INCOME	22400	25600	28800	32000	34600	37150	39700	42250	
LOW INCOME	35850	40950	46100	51200	55300	59400	63500	67600	
MODERATE INCOME	41350	46450	51600	56700	60800	64900	69000	73100	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES, FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG. OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1
STATE:TEXAS

----- A D J U S T E D I N C O M E L I M I T S -----

P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Jeff Davis County, TX								
VERY LOW INCOME	24400	27900	31400	34850	37650	40450	43250	46050
LOW INCOME	39050	44600	50200	55750	60200	64650	69150	73600
MODERATE INCOME	44550	50100	55700	61250	65700	70150	74650	79100
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Jim Hogg County, TX								
VERY LOW INCOME	20650	23600	26550	29450	31850	34200	36550	38900
LOW INCOME	32950	37700	42400	47100	50850	54650	58400	62150
MODERATE INCOME	38450	43200	47900	52600	56350	60150	63900	67650
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Jim Wells County, TX								
VERY LOW INCOME	20650	23600	26550	29450	31850	34200	36550	38900
LOW INCOME	32950	37700	42400	47100	50850	54650	58400	62150
MODERATE INCOME	38450	43200	47900	52600	56350	60150	63900	67650
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Karnes County, TX								
VERY LOW INCOME	23450	26800	30150	33450	36150	38850	41500	44200
LOW INCOME	37450	42800	48150	53500	57800	62050	66350	70600
MODERATE INCOME	42950	48300	53650	59000	63300	67550	71850	76100
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Kenedy County, TX								
VERY LOW INCOME	21100	24100	27100	30100	32550	34950	37350	39750
LOW INCOME	33700	38500	43350	48150	52000	55850	59700	63550
MODERATE INCOME	39200	44000	48850	53650	57500	61350	65200	69050
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Kent County, TX								
VERY LOW INCOME	25550	29200	32850	36500	39450	42350	45300	48200
LOW INCOME	40900	46700	52550	58400	63050	67750	72400	77100
MODERATE INCOME	46400	52200	58050	63900	68550	73250	77900	82600
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Kerr County, TX								
VERY LOW INCOME	22200	25350	28500	31650	34200	36750	39250	41800
LOW INCOME	35450	40500	45600	50650	54700	58750	62800	66850
MODERATE INCOME	40950	46000	51100	56150	60200	64250	68300	72350
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Kimble County, TX								
VERY LOW INCOME	20650	23600	26550	29450	31850	34200	36550	38900
LOW INCOME	32950	37700	42400	47100	50850	54650	58400	62150
MODERATE INCOME	38450	43200	47900	52600	56350	60150	63900	67650
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES, FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES
 ** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG. OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1
 STATE:TEXAS

----- A D J U S T E D I N C O M E L I M I T S -----

P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
King County, TX								
VERY LOW INCOME	30450	34800	39150	43450	46950	50450	53900	57400
LOW INCOME	48650	55600	62550	69500	75050	80600	86200	91750
MODERATE INCOME	54150	61100	68050	75000	80550	86100	91700	97250
MOD. INC-GUAR. LOAN	69950	79900	89900	99900	107900	115900	123900	131850
Kinney County, TX								
VERY LOW INCOME	20650	23600	26550	29450	31850	34200	36550	38900
LOW INCOME	32950	37700	42400	47100	50850	54650	58400	62150
MODERATE INCOME	38450	43200	47900	52600	56350	60150	63900	67650
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Kleberg County, TX								
VERY LOW INCOME	20650	23600	26550	29450	31850	34200	36550	38900
LOW INCOME	32950	37700	42400	47100	50850	54650	58400	62150
MODERATE INCOME	38450	43200	47900	52600	56350	60150	63900	67650
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Knox County, TX								
VERY LOW INCOME	21550	24600	27700	30750	33250	35700	38150	40600
LOW INCOME	34450	39350	44300	49200	53150	57050	61000	64950
MODERATE INCOME	39950	44850	49800	54700	58650	62550	66500	70450
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
La Salle County, TX								
VERY LOW INCOME	20650	23600	26550	29450	31850	34200	36550	38900
LOW INCOME	32950	37700	42400	47100	50850	54650	58400	62150
MODERATE INCOME	38450	43200	47900	52600	56350	60150	63900	67650
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Lamar County, TX								
VERY LOW INCOME	20650	23600	26550	29450	31850	34200	36550	38900
LOW INCOME	32950	37700	42400	47100	50850	54650	58400	62150
MODERATE INCOME	38450	43200	47900	52600	56350	60150	63900	67650
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Lamb County, TX								
VERY LOW INCOME	20650	23600	26550	29450	31850	34200	36550	38900
LOW INCOME	32950	37700	42400	47100	50850	54650	58400	62150
MODERATE INCOME	38450	43200	47900	52600	56350	60150	63900	67650
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Lavaca County, TX								
VERY LOW INCOME	22650	25900	29150	32350	34950	37550	40150	42750
LOW INCOME	36250	41400	46600	51750	55900	60050	64150	68300
MODERATE INCOME	41750	46900	52100	57250	61400	65550	69650	73800
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES,
 FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES
 ** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG.
 OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1

STATE:TEXAS

		A D J U S T E D I N C O M E L I M I T S							
P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*	
Lee County, TX									
VERY LOW INCOME	24750	28250	31800	35300	38150	40950	43800	46600	
LOW INCOME	39550	45200	50850	56500	61000	65550	70050	74600	
MODERATE INCOME	45050	50700	56350	62000	66500	71050	75550	80100	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Leon County, TX									
VERY LOW INCOME	22200	25400	28550	31700	34250	36800	39350	41850	
LOW INCOME	35500	40550	45650	50700	54750	58800	62850	66900	
MODERATE INCOME	41000	46050	51150	56200	60250	64300	68350	72400	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Limestl County, TX									
VERY LOW INCOME	20650	23600	26550	29450	31850	34200	36550	38900	
LOW INCOME	32950	37700	42400	47100	50850	54650	58400	62150	
MODERATE INCOME	38450	43200	47900	52600	56350	60150	63900	67650	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Lipscomb County, TX									
VERY LOW INCOME	27800	31750	35700	39650	42850	46000	49200	52350	
LOW INCOME	44400	50750	57100	63450	68550	73600	78700	83750	
MODERATE INCOME	49900	56250	62600	68950	74050	79100	84200	89250	
MOD. INC-GUAR. LOAN	63850	72950	82100	91200	98500	105800	113100	120400	
Live Oak County, TX									
VERY LOW INCOME	22300	25500	28700	31850	34400	36950	39500	42050	
LOW INCOME	35650	40750	45850	50950	55050	59100	63200	67250	
MODERATE INCOME	41150	46250	51350	56450	60550	64600	68700	72750	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Llano County, TX									
VERY LOW INCOME	23350	26650	30000	33300	36000	38650	41300	44000	
LOW INCOME	37300	42650	47950	53300	57550	61850	66100	70350	
MODERATE INCOME	42800	48150	53450	58800	63050	67350	71600	75850	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Loving County, TX									
VERY LOW INCOME	30850	35250	39650	44050	47600	51100	54650	58150	
LOW INCOME	49350	56400	63450	70500	76150	81800	87400	93050	
MODERATE INCOME	54850	61900	68950	76000	81650	87300	92900	98550	
MOD. INC-GUAR. LOAN	70950	81100	91200	101350	109450	117550	125650	133800	
Madison County, TX									
VERY LOW INCOME	21000	24000	27000	29950	32350	34750	37150	39550	
LOW INCOME	33550	38300	43100	47900	51750	55550	59400	63250	
MODERATE INCOME	39050	43800	48600	53400	57250	61050	64900	68750	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES, FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG. OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1

STATE:TEXAS

		A D J U S T E D I N C O M E L I M I T S							
P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*	
Marion County, TX									
VERY LOW INCOME	20650	23600	26550	29450	31850	34200	36550	38900	
LOW INCOME	32950	37700	42400	47100	50850	54650	58400	62150	
MODERATE INCOME	38450	43200	47900	52600	56350	60150	63900	67650	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Mason County, TX									
VERY LOW INCOME	22100	25250	28400	31550	34100	36600	39150	41650	
LOW INCOME	35350	40400	45450	50500	54550	58600	62600	66650	
MODERATE INCOME	40850	45900	50950	56000	60050	64100	68100	72150	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Matagorda County, TX									
VERY LOW INCOME	20650	23600	26550	29450	31850	34200	36550	38900	
LOW INCOME	32950	37700	42400	47100	50850	54650	58400	62150	
MODERATE INCOME	38450	43200	47900	52600	56350	60150	63900	67650	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Maverick County, TX									
VERY LOW INCOME	20650	23600	26550	29450	31850	34200	36550	38900	
LOW INCOME	32950	37700	42400	47100	50850	54650	58400	62150	
MODERATE INCOME	38450	43200	47900	52600	56350	60150	63900	67650	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
McCulloch County, TX									
VERY LOW INCOME	20650	23600	26550	29450	31850	34200	36550	38900	
LOW INCOME	32950	37700	42400	47100	50850	54650	58400	62150	
MODERATE INCOME	38450	43200	47900	52600	56350	60150	63900	67650	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
McMullen County, TX									
VERY LOW INCOME	24050	27450	30900	34300	37050	39800	42550	45300	
LOW INCOME	38450	43900	49400	54900	59300	63700	68100	72450	
MODERATE INCOME	43950	49400	54900	60400	64800	69200	73600	77950	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Menard County, TX									
VERY LOW INCOME	20650	23600	26550	29450	31850	34200	36550	38900	
LOW INCOME	32950	37700	42400	47100	50850	54650	58400	62150	
MODERATE INCOME	38450	43200	47900	52600	56350	60150	63900	67650	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Milam County, TX									
VERY LOW INCOME	21100	24100	27100	30100	32550	34950	37350	39750	
LOW INCOME	33700	38500	43350	48150	52000	55850	59700	63550	
MODERATE INCOME	39200	44000	48850	53650	57500	61350	65200	69050	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES, FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG. OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1
STATE:TEXAS

----- A D J U S T E D I N C O M E L I M I T S -----

P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Mills County, TX								
VERY LOW INCOME	21900	25000	28150	31250	33750	36250	38750	41250
LOW INCOME	35000	40000	45000	50000	54000	58000	62000	66000
MODERATE INCOME	40500	45500	50500	55500	59500	63500	67500	71500
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Mitchell County, TX								
VERY LOW INCOME	24800	28350	31900	35400	38250	41100	43900	46750
LOW INCOME	39650	45300	51000	56650	61200	65700	70250	74800
MODERATE INCOME	45150	50800	56500	62150	66700	71200	75750	80300
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Montague County, TX								
VERY LOW INCOME	20650	23600	26550	29500	31900	34250	36600	38950
LOW INCOME	33050	37750	42500	47200	51000	54750	58550	62300
MODERATE INCOME	38550	43250	48000	52700	56500	60250	64050	67800
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Moore County, TX								
VERY LOW INCOME	21700	24800	27900	30950	33450	35950	38400	40900
LOW INCOME	34650	39600	44550	49500	53450	57400	61400	65350
MODERATE INCOME	40150	45100	50050	55000	58950	62900	66900	70850
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Morris County, TX								
VERY LOW INCOME	20650	23600	26550	29450	31850	34200	36550	38900
LOW INCOME	32950	37700	42400	47100	50850	54650	58400	62150
MODERATE INCOME	38450	43200	47900	52600	56350	60150	63900	67650
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Motley County, TX								
VERY LOW INCOME	20650	23600	26550	29450	31850	34200	36550	38900
LOW INCOME	32950	37700	42400	47100	50850	54650	58400	62150
MODERATE INCOME	38450	43200	47900	52600	56350	60150	63900	67650
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Nacogdoches County, TX								
VERY LOW INCOME	22200	25350	28500	31650	34200	36750	39250	41800
LOW INCOME	35450	40500	45600	50650	54700	58750	62800	66850
MODERATE INCOME	40950	46000	51100	56150	60200	64250	68300	72350
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Navarro County, TX								
VERY LOW INCOME	20650	23600	26550	29450	31850	34200	36550	38900
LOW INCOME	32950	37700	42400	47100	50850	54650	58400	62150
MODERATE INCOME	38450	43200	47900	52600	56350	60150	63900	67650
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES,
FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES
** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG.
OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1

STATE:TEXAS

		A D J U S T E D I N C O M E L I M I T S							
P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*	
Nolan County, TX									
VERY LOW INCOME	21150	24200	27200	30200	32650	35050	37450	39900	
LOW INCOME	33800	38650	43450	48300	52150	56050	59900	63750	
MODERATE INCOME	39300	44150	48950	53800	57650	61550	65400	69250	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Ochiltree County, TX									
VERY LOW INCOME	22300	25450	28650	31800	34350	36900	39450	42000	
LOW INCOME	35650	40700	45800	50900	54950	59050	63100	67200	
MODERATE INCOME	41150	46200	51300	56400	60450	64550	68600	72700	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Palo Pinto County, TX									
VERY LOW INCOME	20650	23600	26550	29450	31850	34200	36550	38900	
LOW INCOME	32950	37700	42400	47100	50850	54650	58400	62150	
MODERATE INCOME	38450	43200	47900	52600	56350	60150	63900	67650	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Panola County, TX									
VERY LOW INCOME	22550	25750	28950	32150	34750	37300	39900	42450	
LOW INCOME	36000	41150	46300	51450	55550	59700	63800	67900	
MODERATE INCOME	41500	46650	51800	56950	61050	65200	69300	73400	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Parmer County, TX									
VERY LOW INCOME	20650	23600	26550	29450	31850	34200	36550	38900	
LOW INCOME	32950	37700	42400	47100	50850	54650	58400	62150	
MODERATE INCOME	38450	43200	47900	52600	56350	60150	63900	67650	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Pecos County, TX									
VERY LOW INCOME	26000	29700	33400	37100	40100	43050	46050	49000	
LOW INCOME	41550	47500	53400	59350	64100	68850	73600	78350	
MODERATE INCOME	47050	53000	58900	64850	69600	74350	79100	83850	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Polk County, TX									
VERY LOW INCOME	20650	23600	26550	29450	31850	34200	36550	38900	
LOW INCOME	32950	37700	42400	47100	50850	54650	58400	62150	
MODERATE INCOME	38450	43200	47900	52600	56350	60150	63900	67650	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Presidio County, TX									
VERY LOW INCOME	20650	23600	26550	29450	31850	34200	36550	38900	
LOW INCOME	32950	37700	42400	47100	50850	54650	58400	62150	
MODERATE INCOME	38450	43200	47900	52600	56350	60150	63900	67650	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES, FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG. OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1
 STATE:TEXAS

----- A D J U S T E D I N C O M E L I M I T S -----

P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Rains County, TX								
VERY LOW INCOME	22400	25600	28800	31950	34550	37100	39650	42200
LOW INCOME	35750	40900	46000	51100	55200	59300	63350	67450
MODERATE INCOME	41250	46400	51500	56600	60700	64800	68850	72950
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Reagan County, TX								
VERY LOW INCOME	27900	31900	35900	39850	43050	46250	49450	52650
LOW INCOME	44650	51000	57400	63750	68850	73950	79050	84150
MODERATE INCOME	50150	56500	62900	69250	74350	79450	84550	89650
MOD. INC-GUAR. LOAN	64150	73300	82500	91650	99000	106300	113650	121000
Real County, TX								
VERY LOW INCOME	20650	23600	26550	29450	31850	34200	36550	38900
LOW INCOME	32950	37700	42400	47100	50850	54650	58400	62150
MODERATE INCOME	38450	43200	47900	52600	56350	60150	63900	67650
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Red River County, TX								
VERY LOW INCOME	20650	23600	26550	29450	31850	34200	36550	38900
LOW INCOME	32950	37700	42400	47100	50850	54650	58400	62150
MODERATE INCOME	38450	43200	47900	52600	56350	60150	63900	67650
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Reeves County, TX								
VERY LOW INCOME	22200	25350	28500	31650	34200	36750	39250	41800
LOW INCOME	35450	40500	45600	50650	54700	58750	62800	66850
MODERATE INCOME	40950	46000	51100	56150	60200	64250	68300	72350
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Refugio County, TX								
VERY LOW INCOME	22200	25400	28550	31700	34250	36800	39350	41850
LOW INCOME	35500	40550	45650	50700	54750	58800	62850	66900
MODERATE INCOME	41000	46050	51150	56200	60250	64300	68350	72400
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Roberts County, TX								
VERY LOW INCOME	33500	38300	43100	47850	51700	55550	59350	63200
LOW INCOME	53600	61250	68900	76550	82650	88800	94900	101050
MODERATE INCOME	59100	66750	74400	82050	88150	94300	100400	106550
MOD. INC-GUAR. LOAN	77050	88050	99050	110050	118850	127650	136450	145250
Runnels County, TX								
VERY LOW INCOME	20650	23600	26550	29450	31850	34200	36550	38900
LOW INCOME	32950	37700	42400	47100	50850	54650	58400	62150
MODERATE INCOME	38450	43200	47900	52600	56350	60150	63900	67650
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES,
 FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES
 ** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG.
 OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1
STATE:TEXAS

----- A D J U S T E D I N C O M E L I M I T S -----

P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Sabine County, TX								
VERY LOW INCOME	20650	23600	26550	29450	31850	34200	36550	38900
LOW INCOME	32950	37700	42400	47100	50850	54650	58400	62150
MODERATE INCOME	38450	43200	47900	52600	56350	60150	63900	67650
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
San Augustine County, TX								
VERY LOW INCOME	20650	23600	26550	29450	31850	34200	36550	38900
LOW INCOME	32950	37700	42400	47100	50850	54650	58400	62150
MODERATE INCOME	38450	43200	47900	52600	56350	60150	63900	67650
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
San Jacinto County, TX								
VERY LOW INCOME	24300	27750	31200	34650	37450	40200	43000	45750
LOW INCOME	38800	44350	49900	55450	59900	64300	68750	73200
MODERATE INCOME	44300	49850	55400	60950	65400	69800	74250	78700
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
San Saba County, TX								
VERY LOW INCOME	20650	23600	26550	29450	31850	34200	36550	38900
LOW INCOME	32950	37700	42400	47100	50850	54650	58400	62150
MODERATE INCOME	38450	43200	47900	52600	56350	60150	63900	67650
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Schleicher County, TX								
VERY LOW INCOME	26850	30650	34500	38300	41400	44450	47500	50600
LOW INCOME	42900	49050	55150	61300	66200	71100	76000	80900
MODERATE INCOME	48400	54550	60650	66800	71700	76600	81500	86400
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Scurry County, TX								
VERY LOW INCOME	25550	29200	32850	36450	39400	42300	45200	48150
LOW INCOME	40800	46650	52450	58300	62950	67650	72300	76950
MODERATE INCOME	46300	52150	57950	63800	68450	73150	77800	82450
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Shackelford County, TX								
VERY LOW INCOME	21850	25000	28100	31200	33700	36200	38700	41200
LOW INCOME	34950	39900	44900	49900	53900	57900	61900	65850
MODERATE INCOME	40450	45400	50400	55400	59400	63400	67400	71350
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Shelby County, TX								
VERY LOW INCOME	20650	23600	26550	29450	31850	34200	36550	38900
LOW INCOME	32950	37700	42400	47100	50850	54650	58400	62150
MODERATE INCOME	38450	43200	47900	52600	56350	60150	63900	67650
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES,
 FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES
 ** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG.
 OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1

STATE:TEXAS

		A D J U S T E D I N C O M E L I M I T S							
P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*	
Sherman County, TX									
VERY LOW INCOME	23250	26550	29850	33150	35850	38500	41150	43800	
LOW INCOME	37150	42450	47750	53050	57300	61550	65800	70050	
MODERATE INCOME	42650	47950	53250	58550	62800	67050	71300	75550	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Starr County, TX									
VERY LOW INCOME	20650	23600	26550	29450	31850	34200	36550	38900	
LOW INCOME	32950	37700	42400	47100	50850	54650	58400	62150	
MODERATE INCOME	38450	43200	47900	52600	56350	60150	63900	67650	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Stephens County, TX									
VERY LOW INCOME	20650	23600	26550	29450	31850	34200	36550	38900	
LOW INCOME	32950	37700	42400	47100	50850	54650	58400	62150	
MODERATE INCOME	38450	43200	47900	52600	56350	60150	63900	67650	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Sterling County, TX									
VERY LOW INCOME	25200	28800	32400	36000	38900	41800	44650	47550	
LOW INCOME	40300	46100	51850	57600	62200	66800	71400	76050	
MODERATE INCOME	45800	51600	57350	63100	67700	72300	76900	81550	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Stlwall County, TX									
VERY LOW INCOME	25100	28650	32250	35800	38700	41550	44400	47300	
LOW INCOME	40100	45850	51550	57300	61900	66450	71050	75650	
MODERATE INCOME	45600	51350	57050	62800	67400	71950	76550	81150	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Sutton County, TX									
VERY LOW INCOME	23000	26300	29600	32850	35500	38150	40750	43400	
LOW INCOME	36800	42050	47300	52550	56750	60950	65150	69350	
MODERATE INCOME	42300	47550	52800	58050	62250	66450	70650	74850	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Swisher County, TX									
VERY LOW INCOME	20650	23600	26550	29450	31850	34200	36550	38900	
LOW INCOME	32950	37700	42400	47100	50850	54650	58400	62150	
MODERATE INCOME	38450	43200	47900	52600	56350	60150	63900	67650	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Terrell County, TX									
VERY LOW INCOME	20650	23600	26550	29450	31850	34200	36550	38900	
LOW INCOME	32950	37700	42400	47100	50850	54650	58400	62150	
MODERATE INCOME	38450	43200	47900	52600	56350	60150	63900	67650	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES, FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG. OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1
 STATE:TEXAS

		A D J U S T E D I N C O M E L I M I T S							
P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*	
Terry County, TX									
VERY LOW INCOME	20650	23600	26550	29450	31850	34200	36550	38900	
LOW INCOME	32950	37700	42400	47100	50850	54650	58400	62150	
MODERATE INCOME	38450	43200	47900	52600	56350	60150	63900	67650	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Throckmorton County, TX									
VERY LOW INCOME	21750	24850	27950	31050	33550	36050	38550	41000	
LOW INCOME	34800	39750	44750	49700	53700	57650	61650	65600	
MODERATE INCOME	40300	45250	50250	55200	59200	63150	67150	71100	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Titus County, TX									
VERY LOW INCOME	20650	23600	26550	29450	31850	34200	36550	38900	
LOW INCOME	32950	37700	42400	47100	50850	54650	58400	62150	
MODERATE INCOME	38450	43200	47900	52600	56350	60150	63900	67650	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Trinity County, TX									
VERY LOW INCOME	20650	23600	26550	29450	31850	34200	36550	38900	
LOW INCOME	32950	37700	42400	47100	50850	54650	58400	62150	
MODERATE INCOME	38450	43200	47900	52600	56350	60150	63900	67650	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Tyler County, TX									
VERY LOW INCOME	22350	25550	28750	31900	34500	37050	39600	42150	
LOW INCOME	35750	40850	45950	51050	55150	59200	63300	67400	
MODERATE INCOME	41250	46350	51450	56550	60650	64700	68800	72900	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Upton County, TX									
VERY LOW INCOME	25100	28700	32300	35850	38750	41600	44500	47350	
LOW INCOME	40150	45900	51600	57350	61950	66550	71100	75700	
MODERATE INCOME	45650	51400	57100	62850	67450	72050	76600	81200	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Uvalde County, TX									
VERY LOW INCOME	20650	23600	26550	29450	31850	34200	36550	38900	
LOW INCOME	32950	37700	42400	47100	50850	54650	58400	62150	
MODERATE INCOME	38450	43200	47900	52600	56350	60150	63900	67650	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Val Verde County, TX									
VERY LOW INCOME	20650	23600	26550	29450	31850	34200	36550	38900	
LOW INCOME	32950	37700	42400	47100	50850	54650	58400	62150	
MODERATE INCOME	38450	43200	47900	52600	56350	60150	63900	67650	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES,
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 ** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG.
 OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1
STATE:TEXAS

----- A D J U S T E D I N C O M E L I M I T S -----

P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Van Zandt County, TX								
VERY LOW INCOME	21950	25100	28250	31350	33900	36400	38900	41400
LOW INCOME	35100	40100	45150	50150	54150	58150	62200	66200
MODERATE INCOME	40600	45600	50650	55650	59650	63650	67700	71700
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Walker County, TX								
VERY LOW INCOME	23850	27250	30650	34050	36800	39500	42250	44950
LOW INCOME	38150	43600	49050	54500	58850	63200	67600	71950
MODERATE INCOME	43650	49100	54550	60000	64350	68700	73100	77450
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Ward County, TX								
VERY LOW INCOME	26150	29900	33650	37350	40350	43350	46350	49350
LOW INCOME	41850	47800	53800	59750	64550	69300	74100	78850
MODERATE INCOME	47350	53300	59300	65250	70050	74800	79600	84350
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Washington County, TX								
VERY LOW INCOME	24850	28400	31950	35500	38350	41200	44050	46900
LOW INCOME	39750	45450	51100	56800	61350	65900	70450	75000
MODERATE INCOME	45250	50950	56600	62300	66850	71400	75950	80500
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Wharton County, TX								
VERY LOW INCOME	21350	24400	27450	30500	32950	35400	37850	40300
LOW INCOME	34150	39050	43900	48800	52700	56600	60500	64400
MODERATE INCOME	39650	44550	49400	54300	58200	62100	66000	69900
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Wheeler County, TX								
VERY LOW INCOME	22650	25850	29100	32300	34900	37500	40100	42650
LOW INCOME	36200	41350	46550	51700	55850	59950	64100	68250
MODERATE INCOME	41700	46850	52050	57200	61350	65450	69600	73750
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Wilbarger County, TX								
VERY LOW INCOME	20650	23600	26550	29450	31850	34200	36550	38900
LOW INCOME	32950	37700	42400	47100	50850	54650	58400	62150
MODERATE INCOME	38450	43200	47900	52600	56350	60150	63900	67650
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Willacy County, TX								
VERY LOW INCOME	20650	23600	26550	29450	31850	34200	36550	38900
LOW INCOME	32950	37700	42400	47100	50850	54650	58400	62150
MODERATE INCOME	38450	43200	47900	52600	56350	60150	63900	67650
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES,
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OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1
 STATE:TEXAS

		----- A D J U S T E D I N C O M E L I M I T S -----							
P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*	
Winkler County, TX									
VERY LOW INCOME	23100	26400	29700	32950	35600	38250	40900	43500	
LOW INCOME	36900	42150	47450	52700	56900	61150	65350	69550	
MODERATE INCOME	42400	47650	52950	58200	62400	66650	70850	75050	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Wood County, TX									
VERY LOW INCOME	20700	23650	26600	29550	31950	34300	36650	39050	
LOW INCOME	33100	37850	42550	47300	51100	54850	58650	62450	
MODERATE INCOME	38600	43350	48050	52800	56600	60350	64150	67950	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Yoakum County, TX									
VERY LOW INCOME	25800	29500	33200	36850	39800	42750	45700	48650	
LOW INCOME	41250	47150	53050	58950	63650	68400	73100	77800	
MODERATE INCOME	46750	52650	58550	64450	69150	73900	78600	83300	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Young County, TX									
VERY LOW INCOME	21850	24950	28050	31150	33650	36150	38650	41150	
LOW INCOME	34900	39900	44850	49850	53850	57850	61800	65800	
MODERATE INCOME	40400	45400	50350	55350	59350	63350	67300	71300	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Zapata County, TX									
VERY LOW INCOME	20650	23600	26550	29450	31850	34200	36550	38900	
LOW INCOME	32950	37700	42400	47100	50850	54650	58400	62150	
MODERATE INCOME	38450	43200	47900	52600	56350	60150	63900	67650	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Zavala County, TX									
VERY LOW INCOME	20650	23600	26550	29450	31850	34200	36550	38900	
LOW INCOME	32950	37700	42400	47100	50850	54650	58400	62150	
MODERATE INCOME	38450	43200	47900	52600	56350	60150	63900	67650	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES,
 FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES
 ** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG.
 OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1

STATE:UTAH

		A D J U S T E D I N C O M E L I M I T S							
P R O G R A M		1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Logan, UT-ID MSA									
	VERY LOW INCOME	25950	29650	33350	37050	40050	43000	45950	48950
	LOW INCOME	41500	47450	53350	59300	64050	68800	73550	78300
	MODERATE INCOME	47000	52950	58850	64800	69550	74300	79050	83800
	MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Ogden-Clearfield, UT MSA									
Box Elder County, UT HUD Metro FMR Area									
	VERY LOW INCOME	25950	29650	33350	37050	40050	43000	45950	48950
	LOW INCOME	41500	47450	53350	59300	64050	68800	73550	78300
	MODERATE INCOME	47000	52950	58850	64800	69550	74300	79050	83800
	MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Ogden-Clearfield, UT HUD Metro FMR Area									
	VERY LOW INCOME	30250	34550	38850	43150	46650	50100	53550	57000
	LOW INCOME	48350	55250	62150	69050	74550	80100	85600	91150
	MODERATE INCOME	53850	60750	67650	74550	80050	85600	91100	96650
	MOD. INC-GUAR. LOAN	69500	79400	89350	99250	107200	115150	123050	131000
Provo-Orem, UT MSA									
	VERY LOW INCOME	28150	32200	36200	40200	43450	46650	49850	53100
	LOW INCOME	45000	51450	57850	64300	69450	74600	79750	84900
	MODERATE INCOME	50500	56950	63350	69800	74950	80100	85250	90400
	MOD. INC-GUAR. LOAN	64700	73950	83200	92450	99850	107250	114650	122050
Salt Lake City, UT MSA									
Salt Lake City, UT HUD Metro FMR Area									
	VERY LOW INCOME	30800	35200	39600	43950	47500	51000	54500	58050
	LOW INCOME	49200	56250	63250	70300	75900	81550	87150	92800
	MODERATE INCOME	54700	61750	68750	75800	81400	87050	92650	98300
	MOD. INC-GUAR. LOAN	70750	80850	90950	101050	109150	117200	125300	133400
Tooele County, UT HUD Metro FMR Area									
	VERY LOW INCOME	28000	32000	36000	40000	43200	46400	49600	52800
	LOW INCOME	44800	51200	57600	64000	69100	74250	79350	84500
	MODERATE INCOME	50300	56700	63100	69500	74600	79750	84850	90000
	MOD. INC-GUAR. LOAN	64400	73600	82800	92000	99350	106700	114100	121450
St. George, UT MSA									
	VERY LOW INCOME	25950	29650	33350	37050	40050	43000	45950	48950
	LOW INCOME	41500	47450	53350	59300	64050	68800	73550	78300
	MODERATE INCOME	47000	52950	58850	64800	69550	74300	79050	83800
	MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES, FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG. OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1

STATE:UTAH

		A D J U S T E D I N C O M E L I M I T S							
P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*	
Beaver County, UT									
VERY LOW INCOME	25950	29650	33350	37050	40050	43000	45950	48950	
LOW INCOME	41500	47450	53350	59300	64050	68800	73550	78300	
MODERATE INCOME	47000	52950	58850	64800	69550	74300	79050	83800	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Carbon County, UT									
VERY LOW INCOME	25950	29650	33350	37050	40050	43000	45950	48950	
LOW INCOME	41500	47450	53350	59300	64050	68800	73550	78300	
MODERATE INCOME	47000	52950	58850	64800	69550	74300	79050	83800	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Daggett County, UT									
VERY LOW INCOME	30100	34400	38700	43000	46450	49900	53350	56800	
LOW INCOME	48150	55050	61900	68800	74300	79800	85300	90800	
MODERATE INCOME	53650	60550	67400	74300	79800	85300	90800	96300	
MOD. INC-GUAR. LOAN	69250	79100	89000	98900	106800	114700	122650	130550	
Duchesne County, UT									
VERY LOW INCOME	25950	29650	33350	37050	40050	43000	45950	48950	
LOW INCOME	41500	47450	53350	59300	64050	68800	73550	78300	
MODERATE INCOME	47000	52950	58850	64800	69550	74300	79050	83800	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Emery County, UT									
VERY LOW INCOME	25950	29650	33350	37050	40050	43000	45950	48950	
LOW INCOME	41500	47450	53350	59300	64050	68800	73550	78300	
MODERATE INCOME	47000	52950	58850	64800	69550	74300	79050	83800	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Garfield County, UT									
VERY LOW INCOME	25950	29650	33350	37050	40050	43000	45950	48950	
LOW INCOME	41500	47450	53350	59300	64050	68800	73550	78300	
MODERATE INCOME	47000	52950	58850	64800	69550	74300	79050	83800	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Grand County, UT									
VERY LOW INCOME	25950	29650	33350	37050	40050	43000	45950	48950	
LOW INCOME	41500	47450	53350	59300	64050	68800	73550	78300	
MODERATE INCOME	47000	52950	58850	64800	69550	74300	79050	83800	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Iron County, UT									
VERY LOW INCOME	25950	29650	33350	37050	40050	43000	45950	48950	
LOW INCOME	41500	47450	53350	59300	64050	68800	73550	78300	
MODERATE INCOME	47000	52950	58850	64800	69550	74300	79050	83800	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES, FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG. OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1

STATE:UTAH

		A D J U S T E D I N C O M E L I M I T S							
P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*	
Kane County, UT									
VERY LOW INCOME	25950	29650	33350	37050	40050	43000	45950	48950	
LOW INCOME	41500	47450	53350	59300	64050	68800	73550	78300	
MODERATE INCOME	47000	52950	58850	64800	69550	74300	79050	83800	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Millard County, UT									
VERY LOW INCOME	25950	29650	33350	37050	40050	43000	45950	48950	
LOW INCOME	41500	47450	53350	59300	64050	68800	73550	78300	
MODERATE INCOME	47000	52950	58850	64800	69550	74300	79050	83800	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Piute County, UT									
VERY LOW INCOME	25950	29650	33350	37050	40050	43000	45950	48950	
LOW INCOME	41500	47450	53350	59300	64050	68800	73550	78300	
MODERATE INCOME	47000	52950	58850	64800	69550	74300	79050	83800	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Rich County, UT									
VERY LOW INCOME	25950	29650	33350	37050	40050	43000	45950	48950	
LOW INCOME	41500	47450	53350	59300	64050	68800	73550	78300	
MODERATE INCOME	47000	52950	58850	64800	69550	74300	79050	83800	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
San Juan County, UT									
VERY LOW INCOME	25950	29650	33350	37050	40050	43000	45950	48950	
LOW INCOME	41500	47450	53350	59300	64050	68800	73550	78300	
MODERATE INCOME	47000	52950	58850	64800	69550	74300	79050	83800	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Sanpete County, UT									
VERY LOW INCOME	25950	29650	33350	37050	40050	43000	45950	48950	
LOW INCOME	41500	47450	53350	59300	64050	68800	73550	78300	
MODERATE INCOME	47000	52950	58850	64800	69550	74300	79050	83800	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Sevier County, UT									
VERY LOW INCOME	25950	29650	33350	37050	40050	43000	45950	48950	
LOW INCOME	41500	47450	53350	59300	64050	68800	73550	78300	
MODERATE INCOME	47000	52950	58850	64800	69550	74300	79050	83800	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Summit County, UT									
VERY LOW INCOME	39900	45600	51300	56950	61550	66100	70650	75200	
LOW INCOME	54950	62800	70650	78500	84800	91050	97350	103600	
MODERATE INCOME	60450	68300	76150	84000	90300	96550	102850	109100	
MOD. INC-GUAR. LOAN	79000	90300	101550	112850	121900	130900	139950	148950	

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES, FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG. OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1

STATE:UTAH

P R O G R A M	A D J U S T E D I N C O M E L I M I T S							
	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Uintah County, UT								
VERY LOW INCOME	27500	31400	35350	39250	42400	45550	48700	51850
LOW INCOME	43950	50250	56500	62800	67800	72850	77850	82900
MODERATE INCOME	49450	55750	62000	68300	73300	78350	83350	88400
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Wasatch County, UT								
VERY LOW INCOME	30950	35400	39800	44200	47750	51300	54850	58350
LOW INCOME	49500	56550	63650	70700	76350	82000	87650	93300
MODERATE INCOME	55000	62050	69150	76200	81850	87500	93150	98800
MOD. INC-GUAR. LOAN	71150	81300	91500	101650	109800	117900	126050	134200
Wayne County, UT								
VERY LOW INCOME	25950	29650	33350	37050	40050	43000	45950	48950
LOW INCOME	41500	47450	53350	59300	64050	68800	73550	78300
MODERATE INCOME	47000	52950	58850	64800	69550	74300	79050	83800
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES,
FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG.
OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1

STATE:VERMONT

P R O G R A M	A D J U S T E D I N C O M E L I M I T S							
	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Burlington-South Burlington, VT MSA								
VERY LOW INCOME	32150	36750	41350	45900	49600	53250	56950	60600
LOW INCOME	51400	58750	66100	73450	79350	85200	91100	96950
MODERATE INCOME	56900	64250	71600	78950	84850	90700	96600	102450
MOD. INC-GUAR. LOAN	73900	84500	95050	105600	114050	122500	130950	139400
Addison County, VT								
VERY LOW INCOME	28250	32300	36350	40350	43600	46850	50050	53300
LOW INCOME	45200	51650	58100	64550	69700	74900	80050	85200
MODERATE INCOME	50700	57150	63600	70050	75200	80400	85550	90700
MOD. INC-GUAR. LOAN	64950	74250	83500	92800	100200	107650	115050	122500
Bennington County, VT								
VERY LOW INCOME	26150	29850	33600	37300	40300	43300	46300	49250
LOW INCOME	41800	47750	53750	59700	64500	69250	74050	78800
MODERATE INCOME	47300	53250	59250	65200	70000	74750	79550	84300
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Caledonia County, VT								
VERY LOW INCOME	26150	29850	33600	37300	40300	43300	46300	49250
LOW INCOME	41800	47750	53750	59700	64500	69250	74050	78800
MODERATE INCOME	47300	53250	59250	65200	70000	74750	79550	84300
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Essex County, VT								
VERY LOW INCOME	26150	29850	33600	37300	40300	43300	46300	49250
LOW INCOME	41800	47750	53750	59700	64500	69250	74050	78800
MODERATE INCOME	47300	53250	59250	65200	70000	74750	79550	84300
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Lamoille County, VT								
VERY LOW INCOME	26150	29850	33600	37300	40300	43300	46300	49250
LOW INCOME	41800	47750	53750	59700	64500	69250	74050	78800
MODERATE INCOME	47300	53250	59250	65200	70000	74750	79550	84300
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Orange County, VT								
VERY LOW INCOME	26150	29850	33600	37300	40300	43300	46300	49250
LOW INCOME	41800	47750	53750	59700	64500	69250	74050	78800
MODERATE INCOME	47300	53250	59250	65200	70000	74750	79550	84300
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Orleans County, VT								
VERY LOW INCOME	26150	29850	33600	37300	40300	43300	46300	49250
LOW INCOME	41800	47750	53750	59700	64500	69250	74050	78800
MODERATE INCOME	47300	53250	59250	65200	70000	74750	79550	84300
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES,
FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG.
OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1

STATE:VERMONT

----- A D J U S T E D I N C O M E L I M I T S -----

P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Rutland County, VT								
VERY LOW INCOME	26150	29850	33600	37300	40300	43300	46300	49250
LOW INCOME	41800	47750	53750	59700	64500	69250	74050	78800
MODERATE INCOME	47300	53250	59250	65200	70000	74750	79550	84300
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Washington County, VT								
VERY LOW INCOME	28150	32150	36150	40150	43400	46600	49800	53000
LOW INCOME	45000	51400	57850	64250	69400	74550	79650	84800
MODERATE INCOME	50500	56900	63350	69750	74900	80050	85150	90300
MOD. INC-GUAR. LOAN	64650	73900	83100	92350	99750	107150	114500	121900
Windham County, VT								
VERY LOW INCOME	26150	29850	33600	37300	40300	43300	46300	49250
LOW INCOME	41800	47750	53750	59700	64500	69250	74050	78800
MODERATE INCOME	47300	53250	59250	65200	70000	74750	79550	84300
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Windsor County, VT								
VERY LOW INCOME	27800	31750	35700	39650	42850	46000	49200	52350
LOW INCOME	44400	50750	57100	63450	68550	73600	78700	83750
MODERATE INCOME	49900	56250	62600	68950	74050	79100	84200	89250
MOD. INC-GUAR. LOAN	63850	72950	82100	91200	98500	105800	113100	120400

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES, FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES
 ** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG. OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1

STATE:VIRGINIA

		A D J U S T E D I N C O M E L I M I T S							
P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*	
Blacksburg-Christiansburg-Radford, VA MS									
Blacksburg-Christiansburg-Radford, VA HUD Metro FMR Area									
VERY LOW INCOME	28950	33100	37250	41350	44700	48000	51300	54600	
LOW INCOME	46300	52900	59550	66150	71450	76750	82050	87300	
MODERATE INCOME	51800	58400	65050	71650	76950	82250	87550	92800	
MOD. INC-GUAR. LOAN	66550	76100	85600	95100	102700	110300	117900	125550	
Floyd County, VA HUD Metro FMR Area									
VERY LOW INCOME	21600	24650	27750	30800	33300	35750	38200	40700	
LOW INCOME	34500	39450	44350	49300	53250	57200	61150	65100	
MODERATE INCOME	40000	44950	49850	54800	58750	62700	66650	70600	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Giles County, VA HUD Metro FMR Area									
VERY LOW INCOME	21350	24400	27450	30500	32950	35400	37850	40300	
LOW INCOME	34150	39050	43900	48800	52700	56600	60500	64400	
MODERATE INCOME	39650	44550	49400	54300	58200	62100	66000	69900	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Pulaski County, VA HUD Metro FMR Area									
VERY LOW INCOME	21200	24200	27250	30250	32700	35100	37550	39950	
LOW INCOME	33900	38700	43550	48400	52250	56150	60000	63900	
MODERATE INCOME	39400	44200	49050	53900	57750	61650	65500	69400	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Charlottesville, VA MSA									
Buckingham County, VA HUD Metro FMR Area									
VERY LOW INCOME	21600	24700	27800	30850	33350	35800	38300	40750	
LOW INCOME	34550	39500	44400	49350	53300	57250	61200	65150	
MODERATE INCOME	40050	45000	49900	54850	58800	62750	66700	70650	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Charlottesville, VA HUD Metro FMR Area									
VERY LOW INCOME	32900	37600	42300	46950	50750	54500	58250	62000	
LOW INCOME	52550	60100	67600	75100	81100	87100	93100	99150	
MODERATE INCOME	58050	65600	73100	80600	86600	92600	98600	104650	
MOD. INC-GUAR. LOAN	75550	86350	97150	107950	116600	125200	133850	142500	
Harrisonburg, VA MSA									
VERY LOW INCOME	25200	28800	32400	35950	38850	41750	44600	47500	
LOW INCOME	40250	46000	51750	57500	62100	66700	71300	75900	
MODERATE INCOME	45750	51500	57250	63000	67600	72200	76800	81400	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES, FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG. OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1
STATE:VIRGINIA

----- A D J U S T E D I N C O M E L I M I T S -----

P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Kingsport-Bristol-Bristol, TN-VA MSA								
VERY LOW INCOME	20700	23650	26600	29550	31950	34300	36650	39050
LOW INCOME	33100	37850	42550	47300	51100	54850	58650	62450
MODERATE INCOME	38600	43350	48050	52800	56600	60350	64150	67950
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Lynchburg, VA MSA								
VERY LOW INCOME	25350	29000	32600	36200	39100	42000	44900	47800
LOW INCOME	40550	46300	52100	57900	62550	67150	71800	76450
MODERATE INCOME	46050	51800	57600	63400	68050	72650	77300	81950
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Richmond, VA MSA								
VERY LOW INCOME	31300	35800	40250	44700	48300	51900	55450	59050
LOW INCOME	50050	57200	64350	71500	77200	82950	88650	94400
MODERATE INCOME	55550	62700	69850	77000	82700	88450	94150	99900
MOD. INC-GUAR. LOAN	71950	82250	92500	102800	111000	119250	127450	135700
Roanoke, VA MSA								
Franklin County, VA HUD Metro FMR Area								
VERY LOW INCOME	23550	26900	30250	33600	36300	39000	41700	44400
LOW INCOME	37650	43000	48400	53750	58050	62350	66650	70950
MODERATE INCOME	43150	48500	53900	59250	63550	67850	72150	76450
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Roanoke, VA HUD Metro FMR Area								
VERY LOW INCOME	26850	30700	34550	38350	41450	44500	47600	50650
LOW INCOME	42950	49100	55200	61350	66250	71150	76050	81000
MODERATE INCOME	48450	54600	60700	66850	71750	76650	81550	86500
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Staunton-Waynesboro, VA MSA								
VERY LOW INCOME	25000	28600	32150	35700	38600	41450	44300	47150
LOW INCOME	39950	45700	51400	57100	61650	66250	70800	75350
MODERATE INCOME	45450	51200	56900	62600	67150	71750	76300	80850
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Virginia Beach-Norfolk-Newport News, VA-								
Virginia Beach-Norfolk-Newport News, VA-NC HUD Metro FMR Are								
VERY LOW INCOME	28900	33000	37150	41250	44550	47850	51150	54450
LOW INCOME	46200	52800	59400	66000	71300	76550	81850	87100
MODERATE INCOME	51700	58300	64900	71500	76800	82050	87350	92600
MOD. INC-GUAR. LOAN	66450	75900	85400	94900	102500	110100	117700	125250

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES, FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG. OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1

STATE:VIRGINIA

		A D J U S T E D I N C O M E L I M I T S							
P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*	
Washington-Arlington-Alexandria, DC-VA-M									
Culpeper County, VA HUD Metro FMR Area									
VERY LOW INCOME	29850	34100	38350	42600	46050	49450	52850	56250	
LOW INCOME	47700	54500	61350	68150	73600	79050	84500	89950	
MODERATE INCOME	53200	60000	66850	73650	79100	84550	90000	95450	
MOD.INC-GUAR.LOAN	68550	78350	88150	97950	105800	113600	121450	129300	
Rappahannock County, VA HUD Metro FMR Area									
VERY LOW INCOME	29350	33550	37750	41900	45300	48650	52000	55350	
LOW INCOME	46950	53650	60350	67050	72400	77800	83150	88500	
MODERATE INCOME	52450	59150	65850	72550	77900	83300	88650	94000	
MOD.INC-GUAR.LOAN	67500	77100	86750	96400	104100	111800	119550	127250	
Warren County, VA HUD Metro FMR Area									
VERY LOW INCOME	28500	32600	36650	40700	44000	47250	50500	53750	
LOW INCOME	45550	52100	58600	65100	70300	75500	80700	85950	
MODERATE INCOME	51050	57600	64100	70600	75800	81000	86200	91450	
MOD.INC-GUAR.LOAN	65500	74900	84250	93600	101100	108600	116050	123550	
Washington-Arlington-Alexandria, DC-VA-MD HUD Metro FMR Area									
VERY LOW INCOME	44100	50400	56700	63000	68050	73100	78150	83200	
LOW INCOME	55700	63700	71650	79600	85950	92350	98700	105050	
MODERATE INCOME	61200	69200	77150	85100	91450	97850	104200	110550	
MOD.INC-GUAR.LOAN	80100	91550	103000	114450	123600	132750	141900	151050	
Winchester, VA-WV MSA									
VERY LOW INCOME	27800	31750	35700	39650	42850	46000	49200	52350	
LOW INCOME	44400	50750	57100	63450	68550	73600	78700	83750	
MODERATE INCOME	49900	56250	62600	68950	74050	79100	84200	89250	
MOD.INC-GUAR.LOAN	63850	72950	82100	91200	98500	105800	113100	120400	
Accomack County, VA									
VERY LOW INCOME	21150	24200	27200	30200	32650	35050	37450	39900	
LOW INCOME	33800	38650	43450	48300	52150	56050	59900	63750	
MODERATE INCOME	39300	44150	48950	53800	57650	61550	65400	69250	
MOD.INC-GUAR.LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Alleghany County-Clifton Forge city-Covington city, VA HUD N									
VERY LOW INCOME	21250	24300	27350	30350	32800	35250	37650	40100	
LOW INCOME	34000	38850	43700	48550	52450	56300	60200	64100	
MODERATE INCOME	39500	44350	49200	54050	57950	61800	65700	69600	
MOD.INC-GUAR.LOAN	63200	72250	81250	90300	97500	104750	111950	119200	

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES, FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG. OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1
STATE:VIRGINIA

----- A D J U S T E D I N C O M E L I M I T S -----

P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Bath County, VA								
VERY LOW INCOME	23000	26250	29550	32800	35450	38050	40700	43300
LOW INCOME	36750	42000	47250	52500	56700	60900	65100	69300
MODERATE INCOME	42250	47500	52750	58000	62200	66400	70600	74800
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Bland County, VA								
VERY LOW INCOME	22550	25750	28950	32150	34750	37300	39900	42450
LOW INCOME	36000	41150	46300	51450	55550	59700	63800	67900
MODERATE INCOME	41500	46650	51800	56950	61050	65200	69300	73400
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Brunswick County, VA								
VERY LOW INCOME	21150	24200	27200	30200	32650	35050	37450	39900
LOW INCOME	33800	38650	43450	48300	52150	56050	59900	63750
MODERATE INCOME	39300	44150	48950	53800	57650	61550	65400	69250
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Buchanan County, VA								
VERY LOW INCOME	21150	24200	27200	30200	32650	35050	37450	39900
LOW INCOME	33800	38650	43450	48300	52150	56050	59900	63750
MODERATE INCOME	39300	44150	48950	53800	57650	61550	65400	69250
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Carroll County-Galax city, VA HUD Nonmetro FMR Area								
VERY LOW INCOME	21150	24200	27200	30200	32650	35050	37450	39900
LOW INCOME	33800	38650	43450	48300	52150	56050	59900	63750
MODERATE INCOME	39300	44150	48950	53800	57650	61550	65400	69250
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Charlotte County, VA								
VERY LOW INCOME	21150	24200	27200	30200	32650	35050	37450	39900
LOW INCOME	33800	38650	43450	48300	52150	56050	59900	63750
MODERATE INCOME	39300	44150	48950	53800	57650	61550	65400	69250
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Cumberland County, VA								
VERY LOW INCOME	26500	30250	34050	37800	40850	43850	46900	49900
LOW INCOME	42350	48400	54450	60500	65350	70200	75000	79850
MODERATE INCOME	47850	53900	59950	66000	70850	75700	80500	85350
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Dickenson County, VA								
VERY LOW INCOME	21150	24200	27200	30200	32650	35050	37450	39900
LOW INCOME	33800	38650	43450	48300	52150	56050	59900	63750
MODERATE INCOME	39300	44150	48950	53800	57650	61550	65400	69250
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES, FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES
 ** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG. OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1

STATE:VIRGINIA

		A D J U S T E D I N C O M E L I M I T S							
P R O G R A M		1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Essex County, VA									
	VERY LOW INCOME	22250	25400	28600	31750	34300	36850	39400	41950
	LOW INCOME	35550	40650	45700	50800	54850	58950	63000	67050
	MODERATE INCOME	41050	46150	51200	56300	60350	64450	68500	72550
	MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Grayson County, VA									
	VERY LOW INCOME	21150	24200	27200	30200	32650	35050	37450	39900
	LOW INCOME	33800	38650	43450	48300	52150	56050	59900	63750
	MODERATE INCOME	39300	44150	48950	53800	57650	61550	65400	69250
	MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Greensville County-Emporia city, VA HUD Nonmetro FMR Area									
	VERY LOW INCOME	21150	24200	27200	30200	32650	35050	37450	39900
	LOW INCOME	33800	38650	43450	48300	52150	56050	59900	63750
	MODERATE INCOME	39300	44150	48950	53800	57650	61550	65400	69250
	MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Halifax County, VA									
	VERY LOW INCOME	21150	24200	27200	30200	32650	35050	37450	39900
	LOW INCOME	33800	38650	43450	48300	52150	56050	59900	63750
	MODERATE INCOME	39300	44150	48950	53800	57650	61550	65400	69250
	MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Henry County-Martinsville city, VA HUD Nonmetro FMR Area									
	VERY LOW INCOME	21150	24200	27200	30200	32650	35050	37450	39900
	LOW INCOME	33800	38650	43450	48300	52150	56050	59900	63750
	MODERATE INCOME	39300	44150	48950	53800	57650	61550	65400	69250
	MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Highland County, VA									
	VERY LOW INCOME	22400	25600	28800	32000	34600	37150	39700	42250
	LOW INCOME	35850	40950	46100	51200	55300	59400	63500	67600
	MODERATE INCOME	41350	46450	51600	56700	60800	64900	69000	73100
	MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
King George County, VA									
	VERY LOW INCOME	34950	39950	44950	49900	53900	57900	61900	65900
	LOW INCOME	54950	62800	70650	78500	84800	91050	97350	103600
	MODERATE INCOME	60450	68300	76150	84000	90300	96550	102850	109100
	MOD. INC-GUAR. LOAN	79000	90300	101550	112850	121900	130900	139950	148950
King and Queen County, VA									
	VERY LOW INCOME	26500	30250	34050	37800	40850	43850	46900	49900
	LOW INCOME	42350	48400	54450	60500	65350	70200	75000	79850
	MODERATE INCOME	47850	53900	59950	66000	70850	75700	80500	85350
	MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES, FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG. OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1
 STATE:VIRGINIA

----- A D J U S T E D I N C O M E L I M I T S -----

P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Lancaster County, VA								
VERY LOW INCOME	25100	28650	32250	35800	38700	41550	44400	47300
LOW INCOME	40100	45850	51550	57300	61900	66450	71050	75650
MODERATE INCOME	45600	51350	57050	62800	67400	71950	76550	81150
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Lee County, VA								
VERY LOW INCOME	21150	24200	27200	30200	32650	35050	37450	39900
LOW INCOME	33800	38650	43450	48300	52150	56050	59900	63750
MODERATE INCOME	39300	44150	48950	53800	57650	61550	65400	69250
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Louisa County, VA								
VERY LOW INCOME	26050	29750	33450	37150	40150	43100	46100	49050
LOW INCOME	41600	47550	53500	59450	64200	68950	73700	78450
MODERATE INCOME	47100	53050	59000	64950	69700	74450	79200	83950
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Lunenburg County, VA								
VERY LOW INCOME	21150	24200	27200	30200	32650	35050	37450	39900
LOW INCOME	33800	38650	43450	48300	52150	56050	59900	63750
MODERATE INCOME	39300	44150	48950	53800	57650	61550	65400	69250
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Madison County, VA								
VERY LOW INCOME	24300	27800	31250	34700	37500	40300	43050	45850
LOW INCOME	38850	44400	49950	55500	59950	64400	68800	73250
MODERATE INCOME	44350	49900	55450	61000	65450	69900	74300	78750
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Mecklenburg County, VA								
VERY LOW INCOME	21150	24200	27200	30200	32650	35050	37450	39900
LOW INCOME	33800	38650	43450	48300	52150	56050	59900	63750
MODERATE INCOME	39300	44150	48950	53800	57650	61550	65400	69250
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Middlesex County, VA								
VERY LOW INCOME	25900	29600	33300	37000	40000	42950	45900	48850
LOW INCOME	41450	47350	53300	59200	63950	68650	73400	78150
MODERATE INCOME	46950	52850	58800	64700	69450	74150	78900	83650
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Northampton County, VA								
VERY LOW INCOME	21150	24200	27200	30200	32650	35050	37450	39900
LOW INCOME	33800	38650	43450	48300	52150	56050	59900	63750
MODERATE INCOME	39300	44150	48950	53800	57650	61550	65400	69250
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES,
 FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES
 ** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG.
 OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1
STATE:VIRGINIA

----- A D J U S T E D I N C O M E L I M I T S -----

P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Northumberland County, VA								
VERY LOW INCOME	24450	27950	31450	34900	37700	40500	43300	46100
LOW INCOME	39100	44700	50250	55850	60300	64800	69250	73700
MODERATE INCOME	44600	50200	55750	61350	65800	70300	74750	79200
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Nottoway County, VA								
VERY LOW INCOME	21150	24200	27200	30200	32650	35050	37450	39900
LOW INCOME	33800	38650	43450	48300	52150	56050	59900	63750
MODERATE INCOME	39300	44150	48950	53800	57650	61550	65400	69250
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Orange County, VA								
VERY LOW INCOME	28600	32650	36750	40800	44100	47350	50600	53900
LOW INCOME	45700	52250	58750	65300	70500	75750	80950	86200
MODERATE INCOME	51200	57750	64250	70800	76000	81250	86450	91700
MOD. INC-GUAR. LOAN	65700	75100	84450	93850	101350	108850	116350	123900
Page County, VA								
VERY LOW INCOME	21150	24200	27200	30200	32650	35050	37450	39900
LOW INCOME	33800	38650	43450	48300	52150	56050	59900	63750
MODERATE INCOME	39300	44150	48950	53800	57650	61550	65400	69250
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Patrick County, VA								
VERY LOW INCOME	21150	24200	27200	30200	32650	35050	37450	39900
LOW INCOME	33800	38650	43450	48300	52150	56050	59900	63750
MODERATE INCOME	39300	44150	48950	53800	57650	61550	65400	69250
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Pittsylvania County-Danville city, VA HUD Nonmetro FMR Area								
VERY LOW INCOME	21150	24200	27200	30200	32650	35050	37450	39900
LOW INCOME	33800	38650	43450	48300	52150	56050	59900	63750
MODERATE INCOME	39300	44150	48950	53800	57650	61550	65400	69250
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Prince Edward County, VA								
VERY LOW INCOME	21150	24200	27200	30200	32650	35050	37450	39900
LOW INCOME	33800	38650	43450	48300	52150	56050	59900	63750
MODERATE INCOME	39300	44150	48950	53800	57650	61550	65400	69250
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Richmond County, VA								
VERY LOW INCOME	24650	28150	31650	35150	38000	40800	43600	46400
LOW INCOME	39400	45000	50650	56250	60750	65250	69750	74250
MODERATE INCOME	44900	50500	56150	61750	66250	70750	75250	79750
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES,
FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES
** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG.
OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1

STATE:VIRGINIA

		A D J U S T E D I N C O M E L I M I T S							
P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*	
Rockbridge County-Buena Vista city-Lexington city, VA HUD No									
VERY LOW INCOME	21450	24500	27550	30600	33050	35500	37950	40400	
LOW INCOME	34250	39150	44050	48950	52850	56800	60700	64600	
MODERATE INCOME	39750	44650	49550	54450	58350	62300	66200	70100	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Russell County, VA									
VERY LOW INCOME	21150	24200	27200	30200	32650	35050	37450	39900	
LOW INCOME	33800	38650	43450	48300	52150	56050	59900	63750	
MODERATE INCOME	39300	44150	48950	53800	57650	61550	65400	69250	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Shenandoah County, VA									
VERY LOW INCOME	23800	27200	30600	33950	36700	39400	42100	44850	
LOW INCOME	38000	43450	48850	54300	58650	63000	67350	71700	
MODERATE INCOME	43500	48950	54350	59800	64150	68500	72850	77200	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Smyth County, VA									
VERY LOW INCOME	21150	24200	27200	30200	32650	35050	37450	39900	
LOW INCOME	33800	38650	43450	48300	52150	56050	59900	63750	
MODERATE INCOME	39300	44150	48950	53800	57650	61550	65400	69250	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Southampton County-Franklin city, VA HUD Nonmetro FMR Area									
VERY LOW INCOME	23250	26550	29850	33150	35850	38500	41150	43800	
LOW INCOME	37150	42450	47750	53050	57300	61550	65800	70050	
MODERATE INCOME	42650	47950	53250	58550	62800	67050	71300	75550	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Surry County, VA									
VERY LOW INCOME	25700	29350	33000	36650	39600	42550	45450	48400	
LOW INCOME	41050	46900	52800	58650	63350	68050	72750	77400	
MODERATE INCOME	46550	52400	58300	64150	68850	73550	78250	82900	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Tazewell County, VA									
VERY LOW INCOME	21150	24200	27200	30200	32650	35050	37450	39900	
LOW INCOME	33800	38650	43450	48300	52150	56050	59900	63750	
MODERATE INCOME	39300	44150	48950	53800	57650	61550	65400	69250	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Westmoreland County, VA									
VERY LOW INCOME	25650	29300	32950	36600	39550	42500	45400	48350	
LOW INCOME	41000	46850	52700	58550	63250	67900	72600	77300	
MODERATE INCOME	46500	52350	58200	64050	68750	73400	78100	82800	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES, FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG. OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1
STATE:VIRGINIA

----- A D J U S T E D I N C O M E L I M I T S -----

P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Wise County-Norton city, VA HUD Nonmetro FMR Area								
VERY LOW INCOME	21150	24200	27200	30200	32650	35050	37450	39900
LOW INCOME	33800	38650	43450	48300	52150	56050	59900	63750
MODERATE INCOME	39300	44150	48950	53800	57650	61550	65400	69250
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Wythe County, VA								
VERY LOW INCOME	21150	24200	27200	30200	32650	35050	37450	39900
LOW INCOME	33800	38650	43450	48300	52150	56050	59900	63750
MODERATE INCOME	39300	44150	48950	53800	57650	61550	65400	69250
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES,
 FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES
 ** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG.
 OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1

STATE: WASHINGTON

		A D J U S T E D I N C O M E L I M I T S							
P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*	
Bellingham, WA MSA									
VERY LOW INCOME	29900	34150	38400	42650	46100	49500	52900	56300	
LOW INCOME	47800	54600	61450	68250	73700	79150	84650	90100	
MODERATE INCOME	53300	60100	66950	73750	79200	84650	90150	95600	
MOD. INC-GUAR. LOAN	68650	78500	88300	98100	105950	113800	121650	129500	
Bremerton-Silverdale, WA MSA									
VERY LOW INCOME	32100	36700	41300	45850	49550	53200	56900	60550	
LOW INCOME	51350	58700	66000	73350	79200	85100	90950	96800	
MODERATE INCOME	56850	64200	71500	78850	84700	90600	96450	102300	
MOD. INC-GUAR. LOAN	73800	84350	94900	105450	113900	122300	130750	139200	
Kennewick-Richland, WA MSA									
VERY LOW INCOME	27300	31200	35100	39000	42150	45250	48400	51500	
LOW INCOME	43700	49900	56150	62400	67400	72400	77400	82350	
MODERATE INCOME	49200	55400	61650	67900	72900	77900	82900	87850	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Lewiston, ID-WA MSA									
VERY LOW INCOME	23850	27250	30650	34050	36800	39500	42250	44950	
LOW INCOME	38150	43600	49050	54500	58850	63200	67600	71950	
MODERATE INCOME	43650	49100	54550	60000	64350	68700	73100	77450	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Longview, WA MSA									
VERY LOW INCOME	24250	27700	31150	34600	37400	40150	42950	45700	
LOW INCOME	38750	44300	49800	55350	59800	64200	68650	73050	
MODERATE INCOME	44250	49800	55300	60850	65300	69700	74150	78550	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Mount Vernon-Anacortes, WA MSA									
VERY LOW INCOME	27450	31400	35300	39200	42350	45500	48650	51750	
LOW INCOME	43900	50150	56450	62700	67700	72750	77750	82750	
MODERATE INCOME	49400	55650	61950	68200	73200	78250	83250	88250	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Olympia-Tumwater, WA MSA									
VERY LOW INCOME	30350	34700	39050	43350	46850	50300	53800	57250	
LOW INCOME	48550	55500	62400	69350	74900	80450	86000	91550	
MODERATE INCOME	54050	61000	67900	74850	80400	85950	91500	97050	
MOD. INC-GUAR. LOAN	69800	79750	89750	99700	107700	115650	123650	131600	
Portland-Vancouver-Hillsboro, OR-WA MSA									
VERY LOW INCOME	32250	36850	41450	46050	49750	53450	57150	60800	
LOW INCOME	51600	58950	66350	73700	79600	85500	91400	97300	
MODERATE INCOME	57100	64450	71850	79200	85100	91000	96900	102800	
MOD. INC-GUAR. LOAN	74150	84750	95350	105950	114450	122900	131400	139850	

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** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG. OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1

STATE:WASHINGTON

		A D J U S T E D I N C O M E L I M I T S							
P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*	
Seattle-Tacoma-Bellevue, WA MSA									
Seattle-Bellevue, WA HUD Metro FMR Area									
VERY LOW INCOME	41800	47800	53750	59700	64500	69300	74050	78850	
LOW INCOME	68500	78300	88050	97850	105700	113500	121350	129150	
MODERATE INCOME	74000	83800	93550	103350	111200	119000	126850	134650	
MOD. INC-GUAR. LOAN	98450	112500	126600	140650	151900	163150	174400	185650	
Tacoma, WA HUD Metro FMR Area									
VERY LOW INCOME	30300	34600	38950	43250	46750	50200	53650	57100	
LOW INCOME	48450	55350	62300	69200	74750	80250	85800	91350	
MODERATE INCOME	53950	60850	67800	74700	80250	85750	91300	96850	
MOD. INC-GUAR. LOAN	69650	79600	89550	99500	107450	115400	123400	131350	
Spokane-Spokane Valley, WA MSA									
Pend Oreille County, WA HUD Metro FMR Area									
VERY LOW INCOME	23600	26950	30300	33650	36350	39050	41750	44450	
LOW INCOME	37700	43100	48450	53850	58150	62450	66750	71100	
MODERATE INCOME	43200	48600	53950	59350	63650	67950	72250	76600	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Spokane, WA HUD Metro FMR Area									
VERY LOW INCOME	27100	31000	34850	38700	41800	44900	48000	51100	
LOW INCOME	43350	49500	55700	61900	66850	71800	76750	81700	
MODERATE INCOME	48850	55000	61200	67400	72350	77300	82250	87200	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Stevens County, WA HUD Metro FMR Area									
VERY LOW INCOME	23600	26950	30300	33650	36350	39050	41750	44450	
LOW INCOME	37700	43100	48450	53850	58150	62450	66750	71100	
MODERATE INCOME	43200	48600	53950	59350	63650	67950	72250	76600	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Walla Walla, WA MSA									
Columbia County, WA HUD Metro FMR Area									
VERY LOW INCOME	23600	26950	30300	33650	36350	39050	41750	44450	
LOW INCOME	37700	43100	48450	53850	58150	62450	66750	71100	
MODERATE INCOME	43200	48600	53950	59350	63650	67950	72250	76600	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Walla Walla County, WA HUD Metro FMR Area									
VERY LOW INCOME	24500	28000	31500	34950	37750	40550	43350	46150	
LOW INCOME	39150	44700	50300	55900	60350	64850	69300	73800	
MODERATE INCOME	44650	50200	55800	61400	65850	70350	74800	79300	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	

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MFH Direct/Guaranteed & Payment Assistance Method 1

STATE: WASHINGTON

		A D J U S T E D I N C O M E L I M I T S							
P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*	
Wenatchee, WA MSA									
VERY LOW INCOME	24300	27800	31250	34700	37500	40300	43050	45850	
LOW INCOME	38850	44400	49950	55500	59950	64400	68800	73250	
MODERATE INCOME	44350	49900	55450	61000	65450	69900	74300	78750	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Yakima, WA MSA									
VERY LOW INCOME	23600	26950	30300	33650	36350	39050	41750	44450	
LOW INCOME	37700	43100	48450	53850	58150	62450	66750	71100	
MODERATE INCOME	43200	48600	53950	59350	63650	67950	72250	76600	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Adams County, WA									
VERY LOW INCOME	23600	26950	30300	33650	36350	39050	41750	44450	
LOW INCOME	37700	43100	48450	53850	58150	62450	66750	71100	
MODERATE INCOME	43200	48600	53950	59350	63650	67950	72250	76600	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Clallam County, WA									
VERY LOW INCOME	23600	26950	30300	33650	36350	39050	41750	44450	
LOW INCOME	37700	43100	48450	53850	58150	62450	66750	71100	
MODERATE INCOME	43200	48600	53950	59350	63650	67950	72250	76600	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Ferry County, WA									
VERY LOW INCOME	23600	26950	30300	33650	36350	39050	41750	44450	
LOW INCOME	37700	43100	48450	53850	58150	62450	66750	71100	
MODERATE INCOME	43200	48600	53950	59350	63650	67950	72250	76600	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Garfield County, WA									
VERY LOW INCOME	23800	27200	30600	33950	36700	39400	42100	44850	
LOW INCOME	38000	43450	48850	54300	58650	63000	67350	71700	
MODERATE INCOME	43500	48950	54350	59800	64150	68500	72850	77200	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Grant County, WA									
VERY LOW INCOME	24300	27800	31250	34700	37500	40300	43050	45850	
LOW INCOME	38850	44400	49950	55500	59950	64400	68800	73250	
MODERATE INCOME	44350	49900	55450	61000	65450	69900	74300	78750	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Grays Harbor County, WA									
VERY LOW INCOME	23600	26950	30300	33650	36350	39050	41750	44450	
LOW INCOME	37700	43100	48450	53850	58150	62450	66750	71100	
MODERATE INCOME	43200	48600	53950	59350	63650	67950	72250	76600	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	

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MFH Direct/Guaranteed & Payment Assistance Method 1
 STATE:WASHINGTON

		A D J U S T E D I N C O M E L I M I T S							
P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*	
Island County, WA									
VERY LOW INCOME	27250	31150	35050	38950	42050	45200	48300	51400	
LOW INCOME	43600	49850	56050	62300	67300	72250	77250	82250	
MODERATE INCOME	49100	55350	61550	67800	72800	77750	82750	87750	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Jefferson County, WA									
VERY LOW INCOME	24300	27750	31200	34650	37450	40200	43000	45750	
LOW INCOME	38800	44350	49900	55450	59900	64300	68750	73200	
MODERATE INCOME	44300	49850	55400	60950	65400	69800	74250	78700	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Kittitas County, WA									
VERY LOW INCOME	26250	30000	33750	37450	40450	43450	46450	49450	
LOW INCOME	41950	47900	53900	59900	64700	69500	74300	79050	
MODERATE INCOME	47450	53400	59400	65400	70200	75000	79800	84550	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Klickitat County, WA									
VERY LOW INCOME	23600	26950	30300	33650	36350	39050	41750	44450	
LOW INCOME	37700	43100	48450	53850	58150	62450	66750	71100	
MODERATE INCOME	43200	48600	53950	59350	63650	67950	72250	76600	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Lewis County, WA									
VERY LOW INCOME	23600	26950	30300	33650	36350	39050	41750	44450	
LOW INCOME	37700	43100	48450	53850	58150	62450	66750	71100	
MODERATE INCOME	43200	48600	53950	59350	63650	67950	72250	76600	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Lincoln County, WA									
VERY LOW INCOME	23600	26950	30300	33650	36350	39050	41750	44450	
LOW INCOME	37700	43100	48450	53850	58150	62450	66750	71100	
MODERATE INCOME	43200	48600	53950	59350	63650	67950	72250	76600	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Mason County, WA									
VERY LOW INCOME	23600	26950	30300	33650	36350	39050	41750	44450	
LOW INCOME	37700	43100	48450	53850	58150	62450	66750	71100	
MODERATE INCOME	43200	48600	53950	59350	63650	67950	72250	76600	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Okanogan County, WA									
VERY LOW INCOME	23600	26950	30300	33650	36350	39050	41750	44450	
LOW INCOME	37700	43100	48450	53850	58150	62450	66750	71100	
MODERATE INCOME	43200	48600	53950	59350	63650	67950	72250	76600	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	

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 FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES
 ** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG.
 OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1

STATE:WASHINGTON ----- A D J U S T E D I N C O M E L I M I T S -----

P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Pacific County, WA								
VERY LOW INCOME	23600	26950	30300	33650	36350	39050	41750	44450
LOW INCOME	37700	43100	48450	53850	58150	62450	66750	71100
MODERATE INCOME	43200	48600	53950	59350	63650	67950	72250	76600
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
San Juan County, WA								
VERY LOW INCOME	27450	31400	35300	39200	42350	45500	48650	51750
LOW INCOME	43900	50150	56450	62700	67700	72750	77750	82750
MODERATE INCOME	49400	55650	61950	68200	73200	78250	83250	88250
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Wahkiakum County, WA								
VERY LOW INCOME	23600	26950	30300	33650	36350	39050	41750	44450
LOW INCOME	37700	43100	48450	53850	58150	62450	66750	71100
MODERATE INCOME	43200	48600	53950	59350	63650	67950	72250	76600
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Whitman County, WA								
VERY LOW INCOME	25350	28950	32550	36150	39050	41950	44850	47750
LOW INCOME	40500	46300	52050	57850	62500	67100	71750	76350
MODERATE INCOME	46000	51800	57550	63350	68000	72600	77250	81850
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES, FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES
 ** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG. OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1

STATE:WEST VIRGINIA

		A D J U S T E D I N C O M E L I M I T S							
P R O G R A M		1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Beckley, WV MSA									
Fayette County, WV HUD Metro FMR Area									
	VERY LOW INCOME	19250	22000	24750	27450	29650	31850	34050	36250
	LOW INCOME	30750	35100	39500	43900	47400	50900	54450	57950
	MODERATE INCOME	36250	40600	45000	49400	52900	56400	59950	63450
	MOD.INC-GUAR.LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Raleigh County, WV HUD Metro FMR Area									
	VERY LOW INCOME	20100	23000	25850	28700	31000	33300	35600	37900
	LOW INCOME	32150	36700	41300	45900	49550	53250	56900	60600
	MODERATE INCOME	37650	42200	46800	51400	55050	58750	62400	66100
	MOD.INC-GUAR.LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Charleston, WV MSA									
Bo1 County, WV HUD Metro FMR Area									
	VERY LOW INCOME	19550	22350	25150	27900	30150	32400	34600	36850
	LOW INCOME	31250	35700	40200	44650	48200	51800	55350	58950
	MODERATE INCOME	36750	41200	45700	50150	53700	57300	60850	64450
	MOD.INC-GUAR.LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Charleston, WV HUD Metro FMR Area									
	VERY LOW INCOME	22400	25600	28800	32000	34600	37150	39700	42250
	LOW INCOME	35850	40950	46100	51200	55300	59400	63500	67600
	MODERATE INCOME	41350	46450	51600	56700	60800	64900	69000	73100
	MOD.INC-GUAR.LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Cumberland, MD-WV MSA									
	VERY LOW INCOME	26700	30500	34300	38100	41150	44200	47250	50300
	LOW INCOME	42650	48750	54850	60950	65850	70700	75600	80450
	MODERATE INCOME	48150	54250	60350	66450	71350	76200	81100	85950
	MOD.INC-GUAR.LOAN	71350	81500	91700	101900	110050	118200	126350	134500
Hagerstown-Martinsburg, MD-WV MSA									
Martinsburg, WV HUD Metro FMR Area									
	VERY LOW INCOME	26700	30500	34300	38100	41150	44200	47250	50300
	LOW INCOME	42650	48750	54850	60950	65850	70700	75600	80450
	MODERATE INCOME	48150	54250	60350	66450	71350	76200	81100	85950
	MOD.INC-GUAR.LOAN	67300	76900	86550	96150	103850	111550	119250	126900
Huntington-Ashland, WV-KY-OH MSA									
Huntington-Ashland, WV-KY-OH HUD Metro FMR Area									
	VERY LOW INCOME	20700	23650	26600	29550	31950	34300	36650	39050
	LOW INCOME	33100	37850	42550	47300	51100	54850	58650	62450
	MODERATE INCOME	38600	43350	48050	52800	56600	60350	64150	67950
	MOD.INC-GUAR.LOAN	63200	72250	81250	90300	97500	104750	111950	119200

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES,
FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG.
OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1

STATE:WEST VIRGINIA

		A D J U S T E D I N C O M E L I M I T S							
P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*	
Lincoln County, WV HUD Metro FMR Area									
VERY LOW INCOME	20700	23650	26600	29550	31950	34300	36650	39050	
LOW INCOME	33100	37850	42550	47300	51100	54850	58650	62450	
MODERATE INCOME	38600	43350	48050	52800	56600	60350	64150	67950	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Putnam County, WV HUD Metro FMR Area									
VERY LOW INCOME	27000	30850	34700	38550	41650	44750	47850	50900	
LOW INCOME	43200	49350	55550	61700	66650	71550	76500	81450	
MODERATE INCOME	48700	54850	61050	67200	72150	77050	82000	86950	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Morgantown, WV MSA									
VERY LOW INCOME	26150	29850	33600	37300	40300	43300	46300	49250	
LOW INCOME	41800	47750	53750	59700	64500	69250	74050	78800	
MODERATE INCOME	47300	53250	59250	65200	70000	74750	79550	84300	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Parkersburg-Vienna, WV MSA									
VERY LOW INCOME	22200	25400	28550	31700	34250	36800	39350	41850	
LOW INCOME	35500	40550	45650	50700	54750	58800	62850	66900	
MODERATE INCOME	41000	46050	51150	56200	60250	64300	68350	72400	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Washington-Arlington-Alexandria, DC-VA-M									
Jefferson County, WV HUD Metro FMR Area									
VERY LOW INCOME	33150	37900	42650	47350	51150	54950	58750	62550	
LOW INCOME	53050	60600	68200	75750	81800	87850	93950	100000	
MODERATE INCOME	58550	66100	73700	81250	87300	93350	99450	105500	
MOD. INC-GUAR. LOAN	76250	87100	98000	108900	117600	126300	135050	143750	
Weirton-Steubenville, WV-OH MSA									
VERY LOW INCOME	22900	26200	29450	32700	35350	37950	40550	43200	
LOW INCOME	36600	41850	47050	52300	56500	60650	64850	69050	
MODERATE INCOME	42100	47350	52550	57800	62000	66150	70350	74550	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Wheeling, WV-OH MSA									
VERY LOW INCOME	24150	27600	31050	34450	37250	40000	42750	45500	
LOW INCOME	38550	44100	49600	55100	59500	63900	68300	72750	
MODERATE INCOME	44050	49600	55100	60600	65000	69400	73800	78250	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES, FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG. OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1

STATE:WEST VIRGINIA

		A D J U S T E D I N C O M E L I M I T S							
P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*	
Winchester, VA-WV MSA									
VERY LOW INCOME	27800	31750	35700	39650	42850	46000	49200	52350	
LOW INCOME	44400	50750	57100	63450	68550	73600	78700	83750	
MODERATE INCOME	49900	56250	62600	68950	74050	79100	84200	89250	
MOD. INC-GUAR. LOAN	63850	72950	82100	91200	98500	105800	113100	120400	
Barbour County, WV									
VERY LOW INCOME	19250	22000	24750	27450	29650	31850	34050	36250	
LOW INCOME	30750	35100	39500	43900	47400	50900	54450	57950	
MODERATE INCOME	36250	40600	45000	49400	52900	56400	59950	63450	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Braxton County, WV									
VERY LOW INCOME	19600	22400	25200	27950	30200	32450	34700	36900	
LOW INCOME	31300	35750	40250	44700	48300	51850	55450	59000	
MODERATE INCOME	36800	41250	45750	50200	53800	57350	60950	64500	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Calhoun County, WV									
VERY LOW INCOME	19650	22450	25250	28050	30300	32550	34800	37050	
LOW INCOME	31450	35900	40400	44900	48500	52100	55700	59250	
MODERATE INCOME	36950	41400	45900	50400	54000	57600	61200	64750	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Doddridge County, WV									
VERY LOW INCOME	20500	23400	26350	29250	31600	33950	36300	38650	
LOW INCOME	32750	37450	42100	46800	50550	54300	58050	61800	
MODERATE INCOME	38250	42950	47600	52300	56050	59800	63550	67300	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Gilmer County, WV									
VERY LOW INCOME	19250	22000	24750	27450	29650	31850	34050	36250	
LOW INCOME	30750	35100	39500	43900	47400	50900	54450	57950	
MODERATE INCOME	36250	40600	45000	49400	52900	56400	59950	63450	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Grant County, WV									
VERY LOW INCOME	19250	22000	24750	27450	29650	31850	34050	36250	
LOW INCOME	30750	35100	39500	43900	47400	50900	54450	57950	
MODERATE INCOME	36250	40600	45000	49400	52900	56400	59950	63450	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Greenbrier County, WV									
VERY LOW INCOME	19250	22000	24750	27450	29650	31850	34050	36250	
LOW INCOME	30750	35100	39500	43900	47400	50900	54450	57950	
MODERATE INCOME	36250	40600	45000	49400	52900	56400	59950	63450	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES, FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG. OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1

STATE:WEST VIRGINIA

		A D J U S T E D I N C O M E L I M I T S							
P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*	
Hardy County, WV									
VERY LOW INCOME	19250	22000	24750	27450	29650	31850	34050	36250	
LOW INCOME	30750	35100	39500	43900	47400	50900	54450	57950	
MODERATE INCOME	36250	40600	45000	49400	52900	56400	59950	63450	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Harrison County, WV									
VERY LOW INCOME	26050	29750	33450	37150	40150	43100	46100	49050	
LOW INCOME	41600	47550	53500	59450	64200	68950	73700	78450	
MODERATE INCOME	47100	53050	59000	64950	69700	74450	79200	83950	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Jackson County, WV									
VERY LOW INCOME	20800	23800	26750	29700	32100	34500	36850	39250	
LOW INCOME	33250	38000	42750	47500	51300	55100	58900	62700	
MODERATE INCOME	38750	43500	48250	53000	56800	60600	64400	68200	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Lewis County, WV									
VERY LOW INCOME	19250	22000	24750	27450	29650	31850	34050	36250	
LOW INCOME	30750	35100	39500	43900	47400	50900	54450	57950	
MODERATE INCOME	36250	40600	45000	49400	52900	56400	59950	63450	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Logan County, WV									
VERY LOW INCOME	19250	22000	24750	27450	29650	31850	34050	36250	
LOW INCOME	30750	35100	39500	43900	47400	50900	54450	57950	
MODERATE INCOME	36250	40600	45000	49400	52900	56400	59950	63450	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Marion County, WV									
VERY LOW INCOME	22300	25450	28650	31800	34350	36900	39450	42000	
LOW INCOME	35650	40700	45800	50900	54950	59050	63100	67200	
MODERATE INCOME	41150	46200	51300	56400	60450	64550	68600	72700	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Mason County, WV									
VERY LOW INCOME	19250	22000	24750	27450	29650	31850	34050	36250	
LOW INCOME	30750	35100	39500	43900	47400	50900	54450	57950	
MODERATE INCOME	36250	40600	45000	49400	52900	56400	59950	63450	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
McDowell County, WV									
VERY LOW INCOME	19250	22000	24750	27450	29650	31850	34050	36250	
LOW INCOME	30750	35100	39500	43900	47400	50900	54450	57950	
MODERATE INCOME	36250	40600	45000	49400	52900	56400	59950	63450	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES, FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG. OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1
STATE:WEST VIRGINIA

----- A D J U S T E D I N C O M E L I M I T S -----

P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Mercer County, WV								
VERY LOW INCOME	19250	22000	24750	27450	29650	31850	34050	36250
LOW INCOME	30750	35100	39500	43900	47400	50900	54450	57950
MODERATE INCOME	36250	40600	45000	49400	52900	56400	59950	63450
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Mingo County, WV								
VERY LOW INCOME	19250	22000	24750	27450	29650	31850	34050	36250
LOW INCOME	30750	35100	39500	43900	47400	50900	54450	57950
MODERATE INCOME	36250	40600	45000	49400	52900	56400	59950	63450
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Monroe County, WV								
VERY LOW INCOME	19250	22000	24750	27450	29650	31850	34050	36250
LOW INCOME	30750	35100	39500	43900	47400	50900	54450	57950
MODERATE INCOME	36250	40600	45000	49400	52900	56400	59950	63450
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Morgan County, WV								
VERY LOW INCOME	26700	30500	34300	38100	41150	44200	47250	50300
LOW INCOME	42650	48750	54850	60950	65850	70700	75600	80450
MODERATE INCOME	48150	54250	60350	66450	71350	76200	81100	85950
MOD. INC-GUAR. LOAN	67300	76900	86550	96150	103850	111550	119250	126900
Nicholas County, WV								
VERY LOW INCOME	19250	22000	24750	27450	29650	31850	34050	36250
LOW INCOME	30750	35100	39500	43900	47400	50900	54450	57950
MODERATE INCOME	36250	40600	45000	49400	52900	56400	59950	63450
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Pendleton County, WV								
VERY LOW INCOME	19250	22000	24750	27450	29650	31850	34050	36250
LOW INCOME	30750	35100	39500	43900	47400	50900	54450	57950
MODERATE INCOME	36250	40600	45000	49400	52900	56400	59950	63450
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Pleasants County, WV								
VERY LOW INCOME	20900	23850	26850	29800	32200	34600	37000	39350
LOW INCOME	33400	38150	42950	47700	51500	55350	59150	62950
MODERATE INCOME	38900	43650	48450	53200	57000	60850	64650	68450
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Pocahontas County, WV								
VERY LOW INCOME	20400	23300	26200	29100	31450	33800	36100	38450
LOW INCOME	32600	37250	41900	46550	50250	54000	57700	61450
MODERATE INCOME	38100	42750	47400	52050	55750	59500	63200	66950
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES,
FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES
** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG.
OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1

STATE:WEST VIRGINIA

		A D J U S T E D I N C O M E L I M I T S							
P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*	
Randolph County, WV									
VERY LOW INCOME	19550	22350	25150	27900	30150	32400	34600	36850	
LOW INCOME	31250	35700	40200	44650	48200	51800	55350	58950	
MODERATE INCOME	36750	41200	45700	50150	53700	57300	60850	64450	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Ritchie County, WV									
VERY LOW INCOME	19250	22000	24750	27500	29700	31900	34100	36300	
LOW INCOME	30800	35200	39600	44000	47500	51050	54550	58100	
MODERATE INCOME	36300	40700	45100	49500	53000	56550	60050	63600	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Roane County, WV									
VERY LOW INCOME	19250	22000	24750	27450	29650	31850	34050	36250	
LOW INCOME	30750	35100	39500	43900	47400	50900	54450	57950	
MODERATE INCOME	36250	40600	45000	49400	52900	56400	59950	63450	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Summers County, WV									
VERY LOW INCOME	19250	22000	24750	27450	29650	31850	34050	36250	
LOW INCOME	30750	35100	39500	43900	47400	50900	54450	57950	
MODERATE INCOME	36250	40600	45000	49400	52900	56400	59950	63450	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Taylor County, WV									
VERY LOW INCOME	21500	24550	27600	30650	33150	35600	38050	40500	
LOW INCOME	34350	39250	44150	49050	52950	56900	60800	64750	
MODERATE INCOME	39850	44750	49650	54550	58450	62400	66300	70250	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Tucker County, WV									
VERY LOW INCOME	20300	23200	26100	28950	31300	33600	35900	38250	
LOW INCOME	32400	37050	41650	46300	50000	53700	57400	61100	
MODERATE INCOME	37900	42550	47150	51800	55500	59200	62900	66600	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Tyler County, WV									
VERY LOW INCOME	19900	22750	25600	28400	30700	32950	35250	37500	
LOW INCOME	31800	36350	40900	45450	49100	52700	56350	60000	
MODERATE INCOME	37300	41850	46400	50950	54600	58200	61850	65500	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Upshur County, WV									
VERY LOW INCOME	19400	22200	24950	27700	29950	32150	34350	36600	
LOW INCOME	31000	35450	39850	44300	47850	51400	54950	58500	
MODERATE INCOME	36500	40950	45350	49800	53350	56900	60450	64000	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES, FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG. OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1

STATE:WEST VIRGINIA

		----- A D J U S T E D I N C O M E L I M I T S -----							
P R O G R A M		1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Webster County, WV									
	VERY LOW INCOME	19250	22000	24750	27450	29650	31850	34050	36250
	LOW INCOME	30750	35100	39500	43900	47400	50900	54450	57950
	MODERATE INCOME	36250	40600	45000	49400	52900	56400	59950	63450
	MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Wetzel County, WV									
	VERY LOW INCOME	19250	22000	24750	27500	29700	31900	34100	36300
	LOW INCOME	30800	35200	39600	44000	47500	51050	54550	58100
	MODERATE INCOME	36300	40700	45100	49500	53000	56550	60050	63600
	MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Wyoming County, WV									
	VERY LOW INCOME	19250	22000	24750	27450	29650	31850	34050	36250
	LOW INCOME	30750	35100	39500	43900	47400	50900	54450	57950
	MODERATE INCOME	36250	40600	45000	49400	52900	56400	59950	63450
	MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES,
FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG.
OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1

STATE:WISCONSIN

		A D J U S T E D I N C O M E L I M I T S							
P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*	
Appleton, WI MSA									
VERY LOW INCOME	30250	34600	38900	43200	46700	50150	53600	57050	
LOW INCOME	48350	55300	62200	69100	74650	80150	85700	91200	
MODERATE INCOME	53850	60800	67700	74600	80150	85650	91200	96700	
MOD. INC-GUAR. LOAN	69550	79500	89400	99350	107300	115250	123200	131150	
Chicago-Naperville-Elgin, IL-IN-WI MSA									
Kenosha County, WI HUD Metro FMR Area									
VERY LOW INCOME	28600	32650	36750	40800	44100	47350	50600	53900	
LOW INCOME	45700	52250	58750	65300	70500	75750	80950	86200	
MODERATE INCOME	51200	57750	64250	70800	76000	81250	86450	91700	
MOD. INC-GUAR. LOAN	65700	75100	84450	93850	101350	108850	116350	123900	
Duluth, MN-WI MSA									
VERY LOW INCOME	26900	30750	34600	38400	41500	44550	47650	50700	
LOW INCOME	43000	49150	55300	61450	66350	71300	76200	81100	
MODERATE INCOME	48500	54650	60800	66950	71850	76800	81700	86600	
MOD. INC-GUAR. LOAN	66200	75700	85150	94600	102150	109750	117300	124850	
Eau Claire, WI MSA									
VERY LOW INCOME	26850	30700	34550	38350	41450	44500	47600	50650	
LOW INCOME	42950	49100	55200	61350	66250	71150	76050	81000	
MODERATE INCOME	48450	54600	60700	66850	71750	76650	81550	86500	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Fond du Lac, WI MSA									
VERY LOW INCOME	27750	31700	35650	39600	42800	45950	49150	52300	
LOW INCOME	44350	50700	57000	63350	68400	73500	78550	83600	
MODERATE INCOME	49850	56200	62500	68850	73900	79000	84050	89100	
MOD. INC-GUAR. LOAN	63750	72850	81950	91050	98350	105600	112900	120200	
Green Bay, WI MSA									
Green Bay, WI HUD Metro FMR Area									
VERY LOW INCOME	28850	32950	37050	41150	44450	47750	51050	54350	
LOW INCOME	46100	52700	59250	65850	71100	76400	81650	86900	
MODERATE INCOME	51600	58200	64750	71350	76600	81900	87150	92400	
MOD. INC-GUAR. LOAN	66250	75700	85200	94650	102200	109800	117350	124950	
Oconto County, WI HUD Metro FMR Area									
VERY LOW INCOME	24800	28350	31900	35400	38250	41100	43900	46750	
LOW INCOME	39650	45300	51000	56650	61200	65700	70250	74800	
MODERATE INCOME	45150	50800	56500	62150	66700	71200	75750	80300	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES, FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG. OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1

STATE:WISCONSIN

		A D J U S T E D I N C O M E L I M I T S							
P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*	
Janesville-Beloit, WI MSA									
VERY LOW INCOME	24800	28350	31900	35400	38250	41100	43900	46750	
LOW INCOME	39650	45300	51000	56650	61200	65700	70250	74800	
MODERATE INCOME	45150	50800	56500	62150	66700	71200	75750	80300	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
La Crosse-Onalaska, WI-MN MSA									
VERY LOW INCOME	27550	31450	35400	39300	42450	45600	48750	51900	
LOW INCOME	44050	50300	56600	62900	67950	72950	78000	83050	
MODERATE INCOME	49550	55800	62100	68400	73450	78450	83500	88550	
MOD. INC-GUAR. LOAN	63300	72300	81350	90400	97650	104850	112100	119350	
Madison, WI MSA									
Columbia County, WI HUD Metro FMR Area									
VERY LOW INCOME	28650	32750	36850	40900	44200	47450	50750	54000	
LOW INCOME	45800	52350	58900	65450	70700	75900	81150	86400	
MODERATE INCOME	51300	57850	64400	70950	76200	81400	86650	91900	
MOD. INC-GUAR. LOAN	65850	75300	84700	94100	101650	109150	116700	124200	
Green County, WI HUD Metro FMR Area									
VERY LOW INCOME	27650	31600	35550	39500	42700	45850	49000	52150	
LOW INCOME	44250	50550	56900	63200	68250	73300	78350	83400	
MODERATE INCOME	49750	56050	62400	68700	73750	78800	83850	88900	
MOD. INC-GUAR. LOAN	63600	72700	81750	90850	98100	105400	112650	119900	
Iowa County, WI HUD Metro FMR Area									
VERY LOW INCOME	27500	31400	35350	39250	42400	45550	48700	51850	
LOW INCOME	43950	50250	56500	62800	67800	72850	77850	82900	
MODERATE INCOME	49450	55750	62000	68300	73300	78350	83350	88400	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Madison, WI HUD Metro FMR Area									
VERY LOW INCOME	35150	40200	45200	50200	54250	58250	62250	66300	
LOW INCOME	54950	62800	70650	78500	84800	91050	97350	103600	
MODERATE INCOME	60450	68300	76150	84000	90300	96550	102850	109100	
MOD. INC-GUAR. LOAN	79000	90300	101550	112850	121900	130900	139950	148950	
Milwaukee-Waukesha-West Allis, WI MSA									
VERY LOW INCOME	29350	33550	37750	41900	45300	48650	52000	55350	
LOW INCOME	46950	53650	60350	67050	72400	77800	83150	88500	
MODERATE INCOME	52450	59150	65850	72550	77900	83300	88650	94000	
MOD. INC-GUAR. LOAN	67500	77100	86750	96400	104100	111800	119550	127250	

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES,
FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG.
OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1
STATE:WISCONSIN

----- A D J U S T E D I N C O M E L I M I T S -----

P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Minneapolis-St. Paul-Bloomington, MN-WI								
Minneapolis-St. Paul-Bloomington, MN-WI HUD Metro FMR Area								
VERY LOW INCOME	36200	41400	46550	51700	55850	60000	64150	68250
LOW INCOME	54950	62800	70650	78500	84800	91050	97350	103600
MODERATE INCOME	60450	68300	76150	84000	90300	96550	102850	109100
MOD. INC-GUAR. LOAN	79000	90300	101550	112850	121900	130900	139950	148950
Oshkosh-Neenah, WI MSA								
VERY LOW INCOME	28300	32350	36400	40400	43650	46900	50100	53350
LOW INCOME	45250	51700	58200	64650	69800	75000	80150	85350
MODERATE INCOME	50750	57200	63700	70150	75300	80500	85650	90850
MOD. INC-GUAR. LOAN	65050	74350	83650	92950	100400	107800	115250	122700
Racine, WI MSA								
VERY LOW INCOME	26950	30800	34650	38450	41550	44650	47700	50800
LOW INCOME	43050	49200	55350	61500	66400	71350	76250	81200
MODERATE INCOME	48550	54700	60850	67000	71900	76850	81750	86700
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Sheboygan, WI MSA								
VERY LOW INCOME	26950	30800	34650	38450	41550	44650	47700	50800
LOW INCOME	43050	49200	55350	61500	66400	71350	76250	81200
MODERATE INCOME	48550	54700	60850	67000	71900	76850	81750	86700
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Wausau, WI MSA								
VERY LOW INCOME	27650	31600	35550	39500	42700	45850	49000	52150
LOW INCOME	44250	50550	56900	63200	68250	73300	78350	83400
MODERATE INCOME	49750	56050	62400	68700	73750	78800	83850	88900
MOD. INC-GUAR. LOAN	63600	72700	81750	90850	98100	105400	112650	119900
Adams County, WI								
VERY LOW INCOME	24800	28350	31900	35400	38250	41100	43900	46750
LOW INCOME	39650	45300	51000	56650	61200	65700	70250	74800
MODERATE INCOME	45150	50800	56500	62150	66700	71200	75750	80300
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Ashland County, WI								
VERY LOW INCOME	24800	28350	31900	35400	38250	41100	43900	46750
LOW INCOME	39650	45300	51000	56650	61200	65700	70250	74800
MODERATE INCOME	45150	50800	56500	62150	66700	71200	75750	80300
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES,
FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES
** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG.
OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1

STATE:WISCONSIN

		A D J U S T E D I N C O M E L I M I T S							
P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*	
Barron County, WI									
VERY LOW INCOME	24800	28350	31900	35400	38250	41100	43900	46750	
LOW INCOME	39650	45300	51000	56650	61200	65700	70250	74800	
MODERATE INCOME	45150	50800	56500	62150	66700	71200	75750	80300	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Bayfield County, WI									
VERY LOW INCOME	24800	28350	31900	35400	38250	41100	43900	46750	
LOW INCOME	39650	45300	51000	56650	61200	65700	70250	74800	
MODERATE INCOME	45150	50800	56500	62150	66700	71200	75750	80300	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Buffalo County, WI									
VERY LOW INCOME	24800	28350	31900	35400	38250	41100	43900	46750	
LOW INCOME	39650	45300	51000	56650	61200	65700	70250	74800	
MODERATE INCOME	45150	50800	56500	62150	66700	71200	75750	80300	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Burnett County, WI									
VERY LOW INCOME	24800	28350	31900	35400	38250	41100	43900	46750	
LOW INCOME	39650	45300	51000	56650	61200	65700	70250	74800	
MODERATE INCOME	45150	50800	56500	62150	66700	71200	75750	80300	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Clark County, WI									
VERY LOW INCOME	24800	28350	31900	35400	38250	41100	43900	46750	
LOW INCOME	39650	45300	51000	56650	61200	65700	70250	74800	
MODERATE INCOME	45150	50800	56500	62150	66700	71200	75750	80300	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Crawford County, WI									
VERY LOW INCOME	24800	28350	31900	35400	38250	41100	43900	46750	
LOW INCOME	39650	45300	51000	56650	61200	65700	70250	74800	
MODERATE INCOME	45150	50800	56500	62150	66700	71200	75750	80300	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Dodge County, WI									
VERY LOW INCOME	27150	31000	34900	38750	41850	44950	48050	51150	
LOW INCOME	43400	49600	55800	62000	66950	71900	76900	81850	
MODERATE INCOME	48900	55100	61300	67500	72450	77400	82400	87350	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Door County, WI									
VERY LOW INCOME	26100	29800	33550	37250	40250	43250	46200	49200	
LOW INCOME	41700	47700	53650	59600	64350	69150	73900	78650	
MODERATE INCOME	47200	53200	59150	65100	69850	74650	79400	84150	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES, FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG. OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1
 STATE:WISCONSIN

		A D J U S T E D I N C O M E L I M I T S							
P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*	
Dunn County, WI									
VERY LOW INCOME	25050	28600	32200	35750	38650	41500	44350	47200	
LOW INCOME	40050	45750	51500	57200	61800	66350	70950	75500	
MODERATE INCOME	45550	51250	57000	62700	67300	71850	76450	81000	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Florence County, WI									
VERY LOW INCOME	24800	28350	31900	35400	38250	41100	43900	46750	
LOW INCOME	39650	45300	51000	56650	61200	65700	70250	74800	
MODERATE INCOME	45150	50800	56500	62150	66700	71200	75750	80300	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Forest County, WI									
VERY LOW INCOME	24800	28350	31900	35400	38250	41100	43900	46750	
LOW INCOME	39650	45300	51000	56650	61200	65700	70250	74800	
MODERATE INCOME	45150	50800	56500	62150	66700	71200	75750	80300	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Grant County, WI									
VERY LOW INCOME	24800	28350	31900	35400	38250	41100	43900	46750	
LOW INCOME	39650	45300	51000	56650	61200	65700	70250	74800	
MODERATE INCOME	45150	50800	56500	62150	66700	71200	75750	80300	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Green Lake County, WI									
VERY LOW INCOME	24800	28350	31900	35400	38250	41100	43900	46750	
LOW INCOME	39650	45300	51000	56650	61200	65700	70250	74800	
MODERATE INCOME	45150	50800	56500	62150	66700	71200	75750	80300	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Iron County, WI									
VERY LOW INCOME	24800	28350	31900	35400	38250	41100	43900	46750	
LOW INCOME	39650	45300	51000	56650	61200	65700	70250	74800	
MODERATE INCOME	45150	50800	56500	62150	66700	71200	75750	80300	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Jackson County, WI									
VERY LOW INCOME	24800	28350	31900	35400	38250	41100	43900	46750	
LOW INCOME	39650	45300	51000	56650	61200	65700	70250	74800	
MODERATE INCOME	45150	50800	56500	62150	66700	71200	75750	80300	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Jefferson County, WI									
VERY LOW INCOME	27100	30950	34800	38650	41750	44850	47950	51050	
LOW INCOME	43300	49500	55650	61850	66800	71750	76700	81650	
MODERATE INCOME	48800	55000	61150	67350	72300	77250	82200	87150	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES, FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES
 ** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG. OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1
STATE:WISCONSIN

----- A D J U S T E D I N C O M E L I M I T S -----

P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Juneau County, WI								
VERY LOW INCOME	24800	28350	31900	35400	38250	41100	43900	46750
LOW INCOME	39650	45300	51000	56650	61200	65700	70250	74800
MODERATE INCOME	45150	50800	56500	62150	66700	71200	75750	80300
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Lafayette County, WI								
VERY LOW INCOME	24800	28350	31900	35400	38250	41100	43900	46750
LOW INCOME	39650	45300	51000	56650	61200	65700	70250	74800
MODERATE INCOME	45150	50800	56500	62150	66700	71200	75750	80300
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Langlade County, WI								
VERY LOW INCOME	24800	28350	31900	35400	38250	41100	43900	46750
LOW INCOME	39650	45300	51000	56650	61200	65700	70250	74800
MODERATE INCOME	45150	50800	56500	62150	66700	71200	75750	80300
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Lincoln County, WI								
VERY LOW INCOME	25100	28700	32300	35850	38750	41600	44500	47350
LOW INCOME	40150	45900	51600	57350	61950	66550	71100	75700
MODERATE INCOME	45650	51400	57100	62850	67450	72050	76600	81200
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Manitowoc County, WI								
VERY LOW INCOME	26050	29750	33450	37150	40150	43100	46100	49050
LOW INCOME	41600	47550	53500	59450	64200	68950	73700	78450
MODERATE INCOME	47100	53050	59000	64950	69700	74450	79200	83950
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Marinette County, WI								
VERY LOW INCOME	24800	28350	31900	35400	38250	41100	43900	46750
LOW INCOME	39650	45300	51000	56650	61200	65700	70250	74800
MODERATE INCOME	45150	50800	56500	62150	66700	71200	75750	80300
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Marquette County, WI								
VERY LOW INCOME	24800	28350	31900	35400	38250	41100	43900	46750
LOW INCOME	39650	45300	51000	56650	61200	65700	70250	74800
MODERATE INCOME	45150	50800	56500	62150	66700	71200	75750	80300
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Menominee County, WI								
VERY LOW INCOME	24800	28350	31900	35400	38250	41100	43900	46750
LOW INCOME	39650	45300	51000	56650	61200	65700	70250	74800
MODERATE INCOME	45150	50800	56500	62150	66700	71200	75750	80300
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES,
FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES
** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG.
OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1
 STATE:WISCONSIN

----- A D J U S T E D I N C O M E L I M I T S -----

P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Monroe County, WI								
VERY LOW INCOME	25250	28850	32450	36050	38950	41850	44750	47600
LOW INCOME	40400	46150	51950	57700	62300	66950	71550	76150
MODERATE INCOME	45900	51650	57450	63200	67800	72450	77050	81650
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Iida County, WI								
VERY LOW INCOME	24800	28350	31900	35400	38250	41100	43900	46750
LOW INCOME	39650	45300	51000	56650	61200	65700	70250	74800
MODERATE INCOME	45150	50800	56500	62150	66700	71200	75750	80300
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Pepin County, WI								
VERY LOW INCOME	24800	28350	31900	35400	38250	41100	43900	46750
LOW INCOME	39650	45300	51000	56650	61200	65700	70250	74800
MODERATE INCOME	45150	50800	56500	62150	66700	71200	75750	80300
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Polk County, WI								
VERY LOW INCOME	24800	28350	31900	35400	38250	41100	43900	46750
LOW INCOME	39650	45300	51000	56650	61200	65700	70250	74800
MODERATE INCOME	45150	50800	56500	62150	66700	71200	75750	80300
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Portage County, WI								
VERY LOW INCOME	27500	31400	35350	39250	42400	45550	48700	51850
LOW INCOME	43950	50250	56500	62800	67800	72850	77850	82900
MODERATE INCOME	49450	55750	62000	68300	73300	78350	83350	88400
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Price County, WI								
VERY LOW INCOME	24800	28350	31900	35400	38250	41100	43900	46750
LOW INCOME	39650	45300	51000	56650	61200	65700	70250	74800
MODERATE INCOME	45150	50800	56500	62150	66700	71200	75750	80300
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Richland County, WI								
VERY LOW INCOME	24800	28350	31900	35400	38250	41100	43900	46750
LOW INCOME	39650	45300	51000	56650	61200	65700	70250	74800
MODERATE INCOME	45150	50800	56500	62150	66700	71200	75750	80300
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Rusk County, WI								
VERY LOW INCOME	24800	28350	31900	35400	38250	41100	43900	46750
LOW INCOME	39650	45300	51000	56650	61200	65700	70250	74800
MODERATE INCOME	45150	50800	56500	62150	66700	71200	75750	80300
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES,
 FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES
 ** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG.
 OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1

STATE:WISCONSIN

		A D J U S T E D I N C O M E L I M I T S							
P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*	
Sauk County, WI									
VERY LOW INCOME	25400	29000	32650	36250	39150	42050	44950	47850	
LOW INCOME	40600	46400	52200	58000	62650	67300	71900	76550	
MODERATE INCOME	46100	51900	57700	63500	68150	72800	77400	82050	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Sawyer County, WI									
VERY LOW INCOME	24800	28350	31900	35400	38250	41100	43900	46750	
LOW INCOME	39650	45300	51000	56650	61200	65700	70250	74800	
MODERATE INCOME	45150	50800	56500	62150	66700	71200	75750	80300	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Shawano County, WI									
VERY LOW INCOME	24800	28350	31900	35400	38250	41100	43900	46750	
LOW INCOME	39650	45300	51000	56650	61200	65700	70250	74800	
MODERATE INCOME	45150	50800	56500	62150	66700	71200	75750	80300	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Taylor County, WI									
VERY LOW INCOME	24800	28350	31900	35400	38250	41100	43900	46750	
LOW INCOME	39650	45300	51000	56650	61200	65700	70250	74800	
MODERATE INCOME	45150	50800	56500	62150	66700	71200	75750	80300	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Trempealeau County, WI									
VERY LOW INCOME	25200	28800	32400	35950	38850	41750	44600	47500	
LOW INCOME	40250	46000	51750	57500	62100	66700	71300	75900	
MODERATE INCOME	45750	51500	57250	63000	67600	72200	76800	81400	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Vernon County, WI									
VERY LOW INCOME	24800	28350	31900	35400	38250	41100	43900	46750	
LOW INCOME	39650	45300	51000	56650	61200	65700	70250	74800	
MODERATE INCOME	45150	50800	56500	62150	66700	71200	75750	80300	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Vilas County, WI									
VERY LOW INCOME	24800	28350	31900	35400	38250	41100	43900	46750	
LOW INCOME	39650	45300	51000	56650	61200	65700	70250	74800	
MODERATE INCOME	45150	50800	56500	62150	66700	71200	75750	80300	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Walworth County, WI									
VERY LOW INCOME	27650	31600	35550	39500	42700	45850	49000	52150	
LOW INCOME	44250	50550	56900	63200	68250	73300	78350	83400	
MODERATE INCOME	49750	56050	62400	68700	73750	78800	83850	88900	
MOD. INC-GUAR. LOAN	63600	72700	81750	90850	98100	105400	112650	119900	

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES, FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG. OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1

STATE:WISCONSIN

		A D J U S T E D I N C O M E L I M I T S								
P R O G R A M		1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*	
Washburn County, WI		VERY LOW INCOME	24800	28350	31900	35400	38250	41100	43900	46750
		LOW INCOME	39650	45300	51000	56650	61200	65700	70250	74800
		MODERATE INCOME	45150	50800	56500	62150	66700	71200	75750	80300
		MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Waupaca County, WI		VERY LOW INCOME	25150	28750	32350	35900	38800	41650	44550	47400
		LOW INCOME	40200	45950	51700	57450	62050	66650	71250	75850
		MODERATE INCOME	45700	51450	57200	62950	67550	72150	76750	81350
		MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Waushara County, WI		VERY LOW INCOME	24800	28350	31900	35400	38250	41100	43900	46750
		LOW INCOME	39650	45300	51000	56650	61200	65700	70250	74800
		MODERATE INCOME	45150	50800	56500	62150	66700	71200	75750	80300
		MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Wood County, WI		VERY LOW INCOME	25800	29450	33150	36800	39750	42700	45650	48600
		LOW INCOME	41250	47100	53000	58900	63600	68300	73050	77750
		MODERATE INCOME	46750	52600	58500	64400	69100	73800	78550	83250
		MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 4 EXCEPT FOR MODERATE INCOME FAMILIES,
FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 4+ PERSON FAMILIES

** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG.
OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1

STATE:WYOMING

		A D J U S T E D I N C O M E L I M I T S							
P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*	
Casper, WY MSA									
VERY LOW INCOME	28150	32200	36200	40200	43450	46650	49850	53100	
LOW INCOME	45000	51450	57850	64300	69450	74600	79750	84900	
MODERATE INCOME	50500	56950	63350	69800	74950	80100	85250	90400	
MOD. INC-GUAR. LOAN	64700	73950	83200	92450	99850	107250	114650	122050	
Cheyenne, WY MSA									
VERY LOW INCOME	28150	32200	36200	40200	43450	46650	49850	53100	
LOW INCOME	45000	51450	57850	64300	69450	74600	79750	84900	
MODERATE INCOME	50500	56950	63350	69800	74950	80100	85250	90400	
MOD. INC-GUAR. LOAN	64700	73950	83200	92450	99850	107250	114650	122050	
Albany County, WY									
VERY LOW INCOME	28150	32200	36200	40200	43450	46650	49850	53100	
LOW INCOME	45000	51450	57850	64300	69450	74600	79750	84900	
MODERATE INCOME	50500	56950	63350	69800	74950	80100	85250	90400	
MOD. INC-GUAR. LOAN	64700	73950	83200	92450	99850	107250	114650	122050	
Big Horn County, WY									
VERY LOW INCOME	28150	32200	36200	40200	43450	46650	49850	53100	
LOW INCOME	45000	51450	57850	64300	69450	74600	79750	84900	
MODERATE INCOME	50500	56950	63350	69800	74950	80100	85250	90400	
MOD. INC-GUAR. LOAN	64700	73950	83200	92450	99850	107250	114650	122050	
Campbell County, WY									
VERY LOW INCOME	33650	38450	43250	48050	51900	55750	59600	63450	
LOW INCOME	53850	61500	69200	76900	83050	89200	95350	101500	
MODERATE INCOME	59350	67000	74700	82400	88550	94700	100850	107000	
MOD. INC-GUAR. LOAN	77400	88450	99500	110550	119400	128250	137100	145950	
Carbon County, WY									
VERY LOW INCOME	28150	32200	36200	40200	43450	46650	49850	53100	
LOW INCOME	45000	51450	57850	64300	69450	74600	79750	84900	
MODERATE INCOME	50500	56950	63350	69800	74950	80100	85250	90400	
MOD. INC-GUAR. LOAN	64700	73950	83200	92450	99850	107250	114650	122050	
Converse County, WY									
VERY LOW INCOME	29550	33750	37950	42150	45550	48900	52300	55650	
LOW INCOME	47200	53950	60700	67450	72850	78250	83650	89050	
MODERATE INCOME	52700	59450	66200	72950	78350	83750	89150	94550	
MOD. INC-GUAR. LOAN	67850	77550	87250	96950	104700	112450	120200	127950	
Crook County, WY									
VERY LOW INCOME	29400	33600	37800	42000	45400	48750	52100	55450	
LOW INCOME	47050	53750	60500	67200	72600	77950	83350	88700	
MODERATE INCOME	52550	59250	66000	72700	78100	83450	88850	94200	
MOD. INC-GUAR. LOAN	67600	77300	86950	96600	104350	112050	119800	127500	

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES, FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG. OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1
STATE:WYOMING

----- A D J U S T E D I N C O M E L I M I T S -----

P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Fremont County, WY								
VERY LOW INCOME	28150	32200	36200	40200	43450	46650	49850	53100
LOW INCOME	45000	51450	57850	64300	69450	74600	79750	84900
MODERATE INCOME	50500	56950	63350	69800	74950	80100	85250	90400
MOD. INC-GUAR. LOAN	64700	73950	83200	92450	99850	107250	114650	122050
Goshen County, WY								
VERY LOW INCOME	28150	32200	36200	40200	43450	46650	49850	53100
LOW INCOME	45000	51450	57850	64300	69450	74600	79750	84900
MODERATE INCOME	50500	56950	63350	69800	74950	80100	85250	90400
MOD. INC-GUAR. LOAN	64700	73950	83200	92450	99850	107250	114650	122050
Hot Springs County, WY								
VERY LOW INCOME	28150	32200	36200	40200	43450	46650	49850	53100
LOW INCOME	45000	51450	57850	64300	69450	74600	79750	84900
MODERATE INCOME	50500	56950	63350	69800	74950	80100	85250	90400
MOD. INC-GUAR. LOAN	64700	73950	83200	92450	99850	107250	114650	122050
Johnson County, WY								
VERY LOW INCOME	28150	32200	36200	40200	43450	46650	49850	53100
LOW INCOME	45000	51450	57850	64300	69450	74600	79750	84900
MODERATE INCOME	50500	56950	63350	69800	74950	80100	85250	90400
MOD. INC-GUAR. LOAN	64700	73950	83200	92450	99850	107250	114650	122050
Lincoln County, WY								
VERY LOW INCOME	28150	32200	36200	40200	43450	46650	49850	53100
LOW INCOME	45000	51450	57850	64300	69450	74600	79750	84900
MODERATE INCOME	50500	56950	63350	69800	74950	80100	85250	90400
MOD. INC-GUAR. LOAN	64700	73950	83200	92450	99850	107250	114650	122050
Niobrara County, WY								
VERY LOW INCOME	28150	32200	36200	40200	43450	46650	49850	53100
LOW INCOME	45000	51450	57850	64300	69450	74600	79750	84900
MODERATE INCOME	50500	56950	63350	69800	74950	80100	85250	90400
MOD. INC-GUAR. LOAN	64700	73950	83200	92450	99850	107250	114650	122050
Park County, WY								
VERY LOW INCOME	28150	32200	36200	40200	43450	46650	49850	53100
LOW INCOME	45000	51450	57850	64300	69450	74600	79750	84900
MODERATE INCOME	50500	56950	63350	69800	74950	80100	85250	90400
MOD. INC-GUAR. LOAN	64700	73950	83200	92450	99850	107250	114650	122050
Platte County, WY								
VERY LOW INCOME	28150	32200	36200	40200	43450	46650	49850	53100
LOW INCOME	45000	51450	57850	64300	69450	74600	79750	84900
MODERATE INCOME	50500	56950	63350	69800	74950	80100	85250	90400
MOD. INC-GUAR. LOAN	64700	73950	83200	92450	99850	107250	114650	122050

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES,
FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES
** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG.
OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1
 STATE:WYOMING

----- A D J U S T E D I N C O M E L I M I T S -----

P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Sheridan County, WY								
VERY LOW INCOME	28150	32200	36200	40200	43450	46650	49850	53100
LOW INCOME	45000	51450	57850	64300	69450	74600	79750	84900
MODERATE INCOME	50500	56950	63350	69800	74950	80100	85250	90400
MOD. INC-GUAR. LOAN	64700	73950	83200	92450	99850	107250	114650	122050
Sublette County, WY								
VERY LOW INCOME	33900	38750	43600	48400	52300	56150	60050	63900
LOW INCOME	54200	61950	69700	77450	83650	89850	96050	102250
MODERATE INCOME	59700	67450	75200	82950	89150	95350	101550	107750
MOD. INC-GUAR. LOAN	77950	89100	100200	111350	120250	129150	138050	147000
Sweetwater County, WY								
VERY LOW INCOME	31600	36100	40600	45100	48750	52350	55950	59550
LOW INCOME	50500	57700	64950	72150	77900	83700	89450	95250
MODERATE INCOME	56000	63200	70450	77650	83400	89200	94950	100750
MOD. INC-GUAR. LOAN	72600	82950	93350	103700	112000	120300	128600	136900
Teton County, WY								
VERY LOW INCOME	38650	44150	49650	55150	59600	64000	68400	72800
LOW INCOME	54950	62800	70650	78500	84800	91050	97350	103600
MODERATE INCOME	60450	68300	76150	84000	90300	96550	102850	109100
MOD. INC-GUAR. LOAN	79000	90300	101550	112850	121900	130900	139950	148950
Uinta County, WY								
VERY LOW INCOME	28150	32200	36200	40200	43450	46650	49850	53100
LOW INCOME	45000	51450	57850	64300	69450	74600	79750	84900
MODERATE INCOME	50500	56950	63350	69800	74950	80100	85250	90400
MOD. INC-GUAR. LOAN	64700	73950	83200	92450	99850	107250	114650	122050
Washakie County, WY								
VERY LOW INCOME	28150	32200	36200	40200	43450	46650	49850	53100
LOW INCOME	45000	51450	57850	64300	69450	74600	79750	84900
MODERATE INCOME	50500	56950	63350	69800	74950	80100	85250	90400
MOD. INC-GUAR. LOAN	64700	73950	83200	92450	99850	107250	114650	122050
Weston County, WY								
VERY LOW INCOME	29950	34200	38500	42750	46200	49600	53050	56450
LOW INCOME	47900	54700	61550	68400	73850	79350	84800	90300
MODERATE INCOME	53400	60200	67050	73900	79350	84850	90300	95800
MOD. INC-GUAR. LOAN	68850	78700	88500	98350	106200	114100	121950	129800

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES,
 FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES
 ** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG.
 OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1

STATE:AMERICAN SAMOA

P R O G R A M	A D J U S T E D I N C O M E L I M I T S							
	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
American Samoa								
VERY LOW INCOME	22050	25200	28350	31500	34000	36550	39050	41600
LOW INCOME	35300	40300	45350	50400	54450	58450	62500	66550
MODERATE INCOME	40800	45800	50850	55900	59950	63950	68000	72050
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES,
FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG.
OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1

STATE:GUAM

----- A D J U S T E D I N C O M E L I M I T S -----

P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Guam								
VERY LOW INCOME	22750	26000	29250	32500	35100	37700	40300	42900
LOW INCOME	36400	41600	46800	52000	56150	60300	64500	68650
MODERATE INCOME	41900	47100	52300	57500	61650	65800	70000	74150
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES,
 FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG.
 OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1

STATE:NORTHERN MARIANA ISL ----- A D J U S T E D I N C O M E L I M I T S -----

P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Northern Mariana Islands								
VERY LOW INCOME	22050	25200	28350	31500	34000	36550	39050	41600
LOW INCOME	35300	40300	45350	50400	54450	58450	62500	66550
MODERATE INCOME	40800	45800	50850	55900	59950	63950	68000	72050
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES,
 FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG.
 OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1

STATE:PUERTO RICO

P R O G R A M	A D J U S T E D I N C O M E L I M I T S							
	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Aguadilla-Isabela, PR MSA								
Aguadilla-Isabela, PR HUD Metro FMR Area								
VERY LOW INCOME	9400	10750	12100	13400	14500	15550	16650	17700
LOW INCOME	15000	17150	19300	21450	23150	24900	26600	28300
MODERATE INCOME	20500	22650	24800	26950	28650	30400	32100	33800
MOD.INC-GUAR.LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Utua do Municipio, PR HUD Metro FMR Area								
VERY LOW INCOME	9100	10400	11700	13000	14050	15100	16150	17200
LOW INCOME	14550	16650	18700	20800	22450	24150	25800	27450
MODERATE INCOME	20550	22700	24850	27000	28750	30450	32200	33900
MOD.INC-GUAR.LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Aguadilla-Isabela-San Sebastián, PR MSA								
Anasco Municipio, PR SEA								
VERY LOW INCOME	9400	10750	12100	13400	14500	15550	16650	17700
LOW INCOME	15000	17150	19300	21450	23150	24900	26600	28300
MODERATE INCOME	20550	22700	24850	27000	28750	30450	32200	33900
MOD.INC-GUAR.LOAN	63200	72250	81250	90300	97500	104750	111950	119200
San Sebastion-Rincon, PR SEA								
VERY LOW INCOME	9400	10750	12100	13400	14500	15550	16650	17700
LOW INCOME	15000	17150	19300	21450	23150	24900	26600	28300
MODERATE INCOME	20550	22700	24850	27000	28750	30450	32200	33900
MOD.INC-GUAR.LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Arecibo, PR MSA								
Arecibo, PR HUD Metro FMR Area								
VERY LOW INCOME	10350	11800	13300	14750	15950	17150	18300	19500
LOW INCOME	16500	18900	21250	23600	25500	27400	29250	31150
MODERATE INCOME	22000	24400	26750	29100	31000	32900	34750	36650
MOD.INC-GUAR.LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Quebradillas Municipio, PR HUD Metro FMR Area								
VERY LOW INCOME	9700	11050	12450	13800	14950	16050	17150	18250
LOW INCOME	15450	17700	19900	22100	23850	25650	27400	29150
MODERATE INCOME	20950	23200	25400	27600	29350	31150	32900	34650
MOD.INC-GUAR.LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Guayama, PR MSA								
VERY LOW INCOME	10950	12500	14050	15600	16850	18100	19350	20600
LOW INCOME	17450	19950	22450	24950	26950	28950	30950	32950
MODERATE INCOME	22950	25450	27950	30450	32450	34450	36450	38450
MOD.INC-GUAR.LOAN	63200	72250	81250	90300	97500	104750	111950	119200

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES, FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG. OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1

STATE:PUERTO RICO

		A D J U S T E D I N C O M E L I M I T S							
P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*	
Mayagüez, PR MSA									
VERY LOW INCOME	10650	12150	13650	15150	16400	17600	18800	20000	
LOW INCOME	17000	19400	21850	24250	26200	28150	30050	32000	
MODERATE INCOME	22500	24900	27350	29750	31700	33650	35550	37500	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Ponce, PR MSA									
Ponce, PR HUD Metro FMR Area									
VERY LOW INCOME	11400	13000	14650	16250	17550	18850	20150	21450	
LOW INCOME	18200	20800	23400	26000	28100	30150	32250	34300	
MODERATE INCOME	23700	26300	28900	31500	33600	35650	37750	39800	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Yauco, PR HUD Metro FMR Area									
VERY LOW INCOME	9400	10750	12100	13400	14550	15600	16700	17750	
LOW INCOME	15050	17200	19350	21450	23250	24950	26700	28400	
MODERATE INCOME	20550	22700	24850	27000	28750	30450	32200	33900	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
San German, PR MSA									
VERY LOW INCOME	9250	10550	11850	13150	14250	15300	16350	17400	
LOW INCOME	14750	16850	18950	21050	22750	24400	26100	27800	
MODERATE INCOME	20550	22700	24850	27000	28750	30450	32200	33900	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
San Juan-Carolina-Caguas, PR MSA									
Barranquitas-Aibonito, PR HUD Metro FMR Area									
VERY LOW INCOME	9700	11050	12450	13800	14950	16050	17150	18250	
LOW INCOME	15450	17700	19900	22100	23850	25650	27400	29150	
MODERATE INCOME	20950	23200	25400	27600	29350	31150	32900	34650	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Caguas, PR HUD Metro FMR Area									
VERY LOW INCOME	11250	12850	14450	16050	17350	18650	19950	21200	
LOW INCOME	18000	20550	23150	25700	27750	29800	31850	33900	
MODERATE INCOME	23500	26050	28650	31200	33250	35300	37350	39400	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
Fajardo, PR HUD Metro FMR Area									
VERY LOW INCOME	11200	12800	14400	16000	17300	18600	19850	21150	
LOW INCOME	17900	20500	23050	25600	27650	29700	31750	33800	
MODERATE INCOME	23400	26000	28550	31100	33150	35200	37250	39300	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES, FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG. OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1

STATE:PUERTO RICO

P R O G R A M	A D J U S T E D I N C O M E L I M I T S							
	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
San Juan-Guaynabo, PR HUD Metro FMR Area								
VERY LOW INCOME	12250	14000	15750	17500	18900	20300	21700	23100
LOW INCOME	19600	22400	25200	28000	30250	32500	34700	36950
MODERATE INCOME	25100	27900	30700	33500	35750	38000	40200	42450
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200
Puerto Rico HUD Nonmetro Area								
VERY LOW INCOME	9100	10400	11700	13000	14050	15100	16150	17200
LOW INCOME	14550	16650	18700	20800	22450	24150	25800	27450
MODERATE INCOME	20550	22700	24850	27000	28750	30450	32200	33900
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES,
FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG.
OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

MFH Direct/Guaranteed & Payment Assistance Method 1

STATE:VIRGIN ISLANDS		----- A D J U S T E D I N C O M E L I M I T S -----							
P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*	
St. Croix Island, VI									
VERY LOW INCOME	20300	23200	26100	29000	31350	33650	36000	38300	
LOW INCOME	32500	37100	41750	46400	50100	53800	57550	61250	
MODERATE INCOME	38000	42600	47250	51900	55600	59300	63050	66750	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	
St. John Island, VI									
VERY LOW INCOME	31800	36350	40900	45400	49050	52700	56300	59950	
LOW INCOME	50850	58100	65400	72650	78450	84250	90100	95900	
MODERATE INCOME	56350	63600	70900	78150	83950	89750	95600	101400	
MOD. INC-GUAR. LOAN	73100	83550	94000	104450	112800	121150	129500	137850	
St. Thomas Island, VI									
VERY LOW INCOME	23500	26850	30200	33550	36250	38950	41650	44300	
LOW INCOME	37600	42950	48350	53700	58000	62300	66600	70900	
MODERATE INCOME	43100	48450	53850	59200	63500	67800	72100	76400	
MOD. INC-GUAR. LOAN	63200	72250	81250	90300	97500	104750	111950	119200	

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES, FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

** MODERATE INCOME-GUAR LOAN IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG. OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT