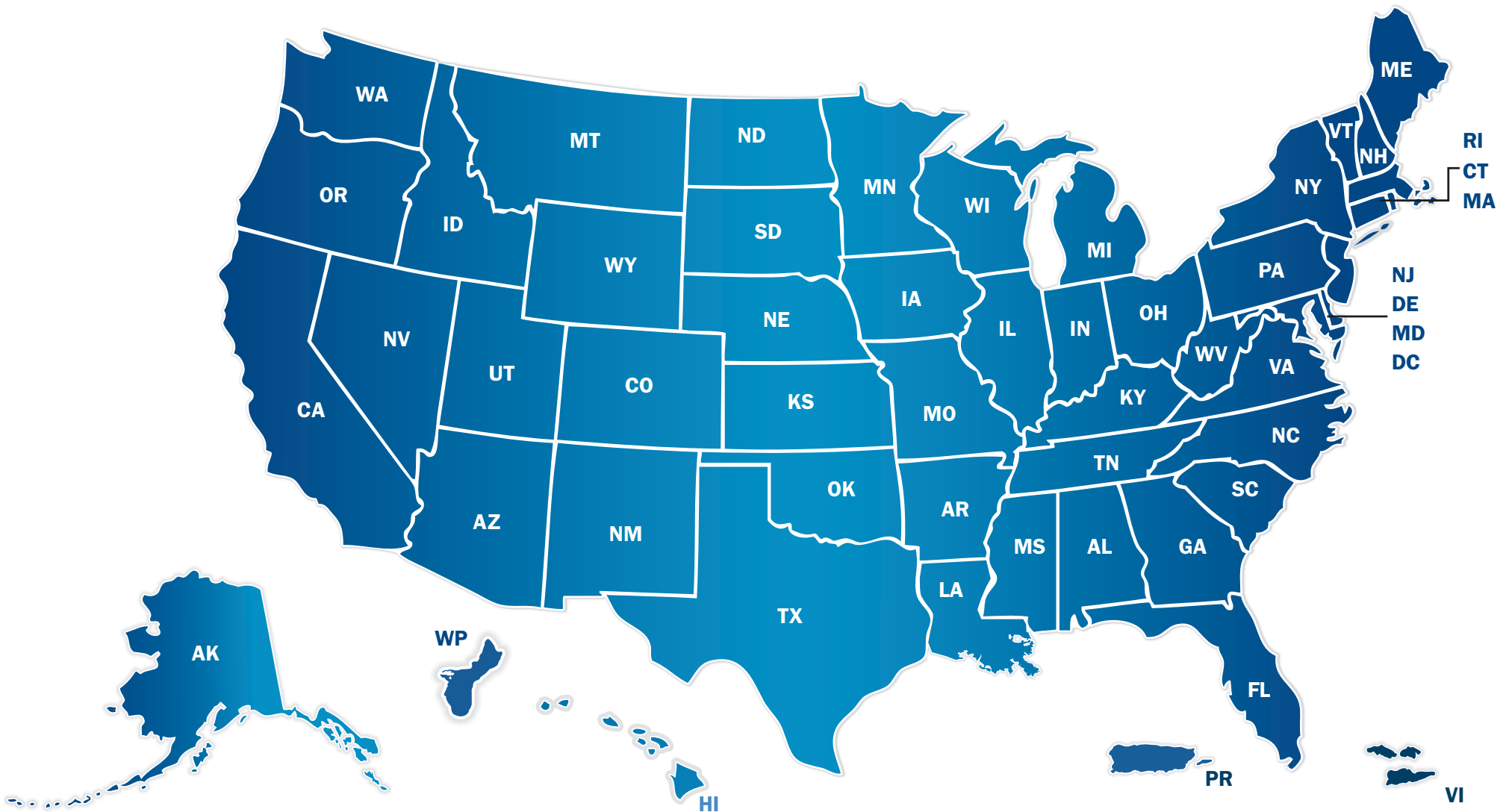




United States Department of Agriculture

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

Rural Development Multi-Family Housing Program



MFH Direct/Guaranteed with Payment Assistance Method One

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*
Anniston-Oxford-Jacksonville, 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	64350	73500	82700	91900	99250	106600	113950	121300
Auburn-Opelika, AL 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	64350	73500	82700	91900	99250	106600	113950	121300
Birmingham-Hoover, AL MSA								
Birmingham-Hoover, AL 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	64350	73500	82700	91900	99250	106600	113950	121300
Chilton County, AL HUD Metro FMR Area								
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	64350	73500	82700	91900	99250	106600	113950	121300
Walker County, AL HUD Metro FMR Area								
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	64350	73500	82700	91900	99250	106600	113950	121300
Columbus, GA-AL 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	64350	73500	82700	91900	99250	106600	113950	121300
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 4 EXCEPT FOR MODERATE INCOME FAMILIES, FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	64350	73500	82700	91900	99250	106600	113950	121300
Dothan, AL MSA								
Dothan, AL HUD Metro FMR Area								
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	64350	73500	82700	91900	99250	106600	113950	121300
Henry County, AL 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	64350	73500	82700	91900	99250	106600	113950	121300
Florence-Muscle Shoals, AL 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	64350	73500	82700	91900	99250	106600	113950	121300
Gadsden, AL MSA								
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300

* 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 8+ PERSON FAMILIES

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	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	64350	73500	82700	91900	99250	106600	113950	121300
Tuscaloosa, AL MSA								
Pickens County, AL 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	64350	73500	82700	91900	99250	106600	113950	121300
Tuscaloosa, AL 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	64350	73500	82700	91900	99250	106600	113950	121300
Barbour County, AL								
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	64350	73500	82700	91900	99250	106600	113950	121300
Bullock County, AL								
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	64350	73500	82700	91900	99250	106600	113950	121300
Butler County, AL								
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	64350	73500	82700	91900	99250	106600	113950	121300
Chambers County, AL								
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	64350	73500	82700	91900	99250	106600	113950	121300

* 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 8+ PERSON FAMILIES

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	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	64350	73500	82700	91900	99250	106600	113950	121300
Choctaw County, AL								
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	64350	73500	82700	91900	99250	106600	113950	121300
Clarke County, AL								
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	64350	73500	82700	91900	99250	106600	113950	121300
Clay County, AL								
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	64350	73500	82700	91900	99250	106600	113950	121300
Cleburne County, AL								
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	64350	73500	82700	91900	99250	106600	113950	121300
Coffee County, AL								
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	64350	73500	82700	91900	99250	106600	113950	121300
Conecuh County, AL								
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	64350	73500	82700	91900	99250	106600	113950	121300
Coosa County, AL								
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	64350	73500	82700	91900	99250	106600	113950	121300

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

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	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	64350	73500	82700	91900	99250	106600	113950	121300
Crenshaw County, AL								
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
Dallas County, AL								
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	64350	73500	82700	91900	99250	106600	113950	121300
DeKalb County, AL								
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	64350	73500	82700	91900	99250	106600	113950	121300
Escambia County, AL								
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	64350	73500	82700	91900	99250	106600	113950	121300
Fayette County, AL								
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	64350	73500	82700	91900	99250	106600	113950	121300

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

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
Jackson County, AL								
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	64350	73500	82700	91900	99250	106600	113950	121300
Lamar County, AL								
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	64350	73500	82700	91900	99250	106600	113950	121300
Macon County, AL								
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	64350	73500	82700	91900	99250	106600	113950	121300
Marengo County, AL								
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	64350	73500	82700	91900	99250	106600	113950	121300
Marion County, AL								
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	64350	73500	82700	91900	99250	106600	113950	121300
Marshall 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	64350	73500	82700	91900	99250	106600	113950	121300

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

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	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	64350	73500	82700	91900	99250	106600	113950	121300
Perry County, AL								
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	64350	73500	82700	91900	99250	106600	113950	121300
Pike County, AL								
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	64350	73500	82700	91900	99250	106600	113950	121300
Randolph County, AL								
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	64350	73500	82700	91900	99250	106600	113950	121300
Sumter County, AL								
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
Tallapoosa County, AL								
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300

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

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	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	64350	73500	82700	91900	99250	106600	113950	121300
Winston County, AL								
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	64350	73500	82700	91900	99250	106600	113950	121300

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

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

MFH Direct/Guaranteed with Payment Assistance Method One

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 WITH 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 WITHOUT 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	55950	63900	71900	79900	86300	92700	99100	105450
MODERATE INCOME	61450	69400	77400	85400	91800	98200	104600	110950

Matanuska-Susitna Borough, AK HUD Metro FMR Area

HOME OWNERSHIP

AREAS WITH 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 WITHOUT 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 with Payment Assistance Method One

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 WITH 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 WITHOUT 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 WITH 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 WITHOUT 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 with Payment Assistance Method One

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 WITH 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 WITHOUT 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 WITH 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 WITHOUT 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 with Payment Assistance Method One

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

HOME OWNERSHIP

AREAS WITH 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 WITHOUT 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	55950	63900	71900	79900	86300	92700	99100	105450
MODERATE INCOME	61450	69400	77400	85400	91800	98200	104600	110950

Denali Borough, AK

HOME OWNERSHIP

AREAS WITH 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 WITHOUT 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	55950	63900	71900	79900	86300	92700	99100	105450
MODERATE INCOME	61450	69400	77400	85400	91800	98200	104600	110950

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 with Payment Assistance Method One

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 WITH 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 WITHOUT 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 WITH 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 WITHOUT 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 with Payment Assistance Method One

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*

Hoonah-Angoon Census Area, AK

HOME OWNERSHIP

AREAS WITH 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 WITHOUT 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 WITH 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 WITHOUT 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	55950	63900	71900	79900	86300	92700	99100	105450
MODERATE INCOME	61450	69400	77400	85400	91800	98200	104600	110950

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 with Payment Assistance Method One

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 WITH 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 WITHOUT 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	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

Ketchikan Gateway Borough, AK

HOME OWNERSHIP

AREAS WITH 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 WITHOUT 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	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

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 with Payment Assistance Method One

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 WITH 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 WITHOUT 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	55100	62950	70850	78700	85000	91300	97600	103900
MODERATE INCOME	60600	68450	76350	84200	90500	96800	103100	109400

Kusilvak Census Area

HOME OWNERSHIP

AREAS WITH 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 WITHOUT 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 with Payment Assistance Method One

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 WITH 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 WITHOUT 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 WITH 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 WITHOUT 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 with Payment Assistance Method One

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 WITH 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 WITHOUT 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 WITH 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 WITHOUT 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 with Payment Assistance Method One

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

HOME OWNERSHIP

AREAS WITH 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 WITHOUT 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

HOME OWNERSHIP

AREAS WITH 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 WITHOUT 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 with Payment Assistance Method One

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 WITH 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 WITHOUT 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	32750	37400	42100	46750	50500	54250	58000	61750
LOW INCOME	52350	59850	67300	74800	80800	86750	92750	98750
MODERATE INCOME	57850	65350	72800	80300	86300	92250	98250	104250

Skagway Municipality, AK

HOME OWNERSHIP

AREAS WITH 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 WITHOUT 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 with Payment Assistance Method One

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 WITH 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 WITHOUT 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 WITH 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 WITHOUT 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	55950	63900	71900	79900	86300	92700	99100	105450
MODERATE INCOME	61450	69400	77400	85400	91800	98200	104600	110950

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 with Payment Assistance Method One

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 WITH 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 WITHOUT 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 WITH 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 WITHOUT 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 with Payment Assistance Method One

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 WITH 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 WITHOUT 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 with Payment Assistance Method One

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	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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
Phoenix-Mesa-Scottsdale, AZ 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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
Sierra Vista-Douglas, AZ 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	64350	73500	82700	91900	99250	106600	113950	121300
Tucson, AZ MSA								
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
Apache County, AZ								
VERY LOW INCOME	18100	20700	23300	25850	27950	30000	32100	34150
LOW INCOME	28950	33100	37200	41350	44650	47950	51250	54600
MODERATE INCOME	34450	38600	42700	46850	50150	53450	56750	60100
MOD. INC-GUAR. LOAN	64350	73500	82700	91900	99250	106600	113950	121300

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

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	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	64350	73500	82700	91900	99250	106600	113950	121300
Graham County, AZ								
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	64350	73500	82700	91900	99250	106600	113950	121300
Greenlee County, AZ								
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	64350	73500	82700	91900	99250	106600	113950	121300
La Paz County, AZ								
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
Santa Cruz County, AZ								
VERY LOW INCOME	18100	20700	23300	25850	27950	30000	32100	34150
LOW INCOME	28950	33100	37200	41350	44650	47950	51250	54600
MODERATE INCOME	34450	38600	42700	46850	50150	53450	56750	60100
MOD. INC-GUAR. LOAN	64350	73500	82700	91900	99250	106600	113950	121300

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

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	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	64350	73500	82700	91900	99250	106600	113950	121300
Fort Smith, AR-OK MSA								
Fort Smith, AR-OK HUD Metro FMR Area								
VERY LOW INCOME	19050	21750	24450	27150	29350	31500	33700	35850
LOW INCOME	30400	34750	39100	43450	46950	50400	53900	57350
MODERATE INCOME	35900	40250	44600	48950	52450	55900	59400	62850
MOD.INC-GUAR.LOAN	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
Jonesboro, AR MSA								
Jonesboro, 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	64350	73500	82700	91900	99250	106600	113950	121300
Poinsett County, AR 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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300

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

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	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	64350	73500	82700	91900	99250	106600	113950	121300
Pine Bluff, AR 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	64350	73500	82700	91900	99250	106600	113950	121300
Texarkana, TX-AR MSA								
Little River County, AR 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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
Arkansas County, AR								
VERY LOW INCOME	19050	21800	24500	27200	29400	31600	33750	35950
LOW INCOME	30450	34800	39150	43500	47000	50450	53950	57400
MODERATE INCOME	35950	40300	44650	49000	52500	55950	59450	62900
MOD. INC-GUAR. LOAN	64350	73500	82700	91900	99250	106600	113950	121300
Ashley 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	64350	73500	82700	91900	99250	106600	113950	121300
Baxter 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	64350	73500	82700	91900	99250	106600	113950	121300

* 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 8+ PERSON FAMILIES

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

MFH Direct/Guaranteed with Payment Assistance Method One

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*
Boone 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	64350	73500	82700	91900	99250	106600	113950	121300
Bradley 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	64350	73500	82700	91900	99250	106600	113950	121300
Calhoun 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	64350	73500	82700	91900	99250	106600	113950	121300
Carroll County, AR								
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	64350	73500	82700	91900	99250	106600	113950	121300
Chicot 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	64350	73500	82700	91900	99250	106600	113950	121300
Clark County, AR								
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	64350	73500	82700	91900	99250	106600	113950	121300
Clay 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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300

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

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	64350	73500	82700	91900	99250	106600	113950	121300
Conway County, AR								
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	64350	73500	82700	91900	99250	106600	113950	121300
Cross County, AR								
VERY LOW INCOME	19950	22800	25650	28450	30750	33050	35300	37600
LOW INCOME	31850	36400	40950	45500	49150	52800	56400	60050
MODERATE INCOME	37350	41900	46450	51000	54650	58300	61900	65550
MOD. INC-GUAR. LOAN	64350	73500	82700	91900	99250	106600	113950	121300
Dallas 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	64350	73500	82700	91900	99250	106600	113950	121300
Desha 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	64350	73500	82700	91900	99250	106600	113950	121300
Drew County, AR								
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	64350	73500	82700	91900	99250	106600	113950	121300
Franklin 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	64350	73500	82700	91900	99250	106600	113950	121300
Fulton 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	64350	73500	82700	91900	99250	106600	113950	121300

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

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	64350	73500	82700	91900	99250	106600	113950	121300
Hempstead 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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
Howard 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	64350	73500	82700	91900	99250	106600	113950	121300
Independence County, AR								
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	64350	73500	82700	91900	99250	106600	113950	121300
Izard 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	64350	73500	82700	91900	99250	106600	113950	121300
Jackson 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	64350	73500	82700	91900	99250	106600	113950	121300
Johnson 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	64350	73500	82700	91900	99250	106600	113950	121300

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

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	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	64350	73500	82700	91900	99250	106600	113950	121300
Lawrence 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	64350	73500	82700	91900	99250	106600	113950	121300
Lee 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	64350	73500	82700	91900	99250	106600	113950	121300
Logan 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	64350	73500	82700	91900	99250	106600	113950	121300
Marion 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	64350	73500	82700	91900	99250	106600	113950	121300
Mississippi 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	64350	73500	82700	91900	99250	106600	113950	121300
Monroe 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	64350	73500	82700	91900	99250	106600	113950	121300
Montgomery 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	64350	73500	82700	91900	99250	106600	113950	121300

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

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	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	64350	73500	82700	91900	99250	106600	113950	121300
Newton 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	64350	73500	82700	91900	99250	106600	113950	121300
Ouachita 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	64350	73500	82700	91900	99250	106600	113950	121300
Phillips 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	64350	73500	82700	91900	99250	106600	113950	121300
Pike 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	64350	73500	82700	91900	99250	106600	113950	121300
Polk 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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
Prairie 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	64350	73500	82700	91900	99250	106600	113950	121300

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

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	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	64350	73500	82700	91900	99250	106600	113950	121300
Scott 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	64350	73500	82700	91900	99250	106600	113950	121300
Searcy 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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
Sharp 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	64350	73500	82700	91900	99250	106600	113950	121300
St. Francis 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	64350	73500	82700	91900	99250	106600	113950	121300
Stone 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	64350	73500	82700	91900	99250	106600	113950	121300
Union County, AR								
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	64350	73500	82700	91900	99250	106600	113950	121300

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

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	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	64350	73500	82700	91900	99250	106600	113950	121300
White 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	64350	73500	82700	91900	99250	106600	113950	121300
Woodruff 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	64350	73500	82700	91900	99250	106600	113950	121300
Yell 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	64350	73500	82700	91900	99250	106600	113950	121300

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

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
Los Angeles-Long Beach-Anaheim, CA MSA								
Los Angeles-Long Beach-Glendale, CA HUD Metro FMR Area								
VERY LOW INCOME	41400	47300	53200	59100	63850	68600	73300	78050
LOW INCOME	67200	76800	86400	96000	103700	111350	119050	126700
MODERATE INCOME	72700	82300	91900	101500	109200	116850	124550	132200
MOD. INC-GUAR. LOAN	96600	110400	124200	138000	149050	160100	171100	182150
Santa Ana-Anaheim-Irvine, CA HUD Metro FMR Area								
VERY LOW INCOME	47100	53800	60550	67250	72650	78050	83400	88800
LOW INCOME	76100	86950	97850	108700	117400	126100	134800	143500
MODERATE INCOME	81600	92450	103350	114200	122900	131600	140300	149000
MOD. INC-GUAR. LOAN	109400	125000	140650	156250	168750	181250	193750	206250

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

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
Modesto, CA 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	64350	73500	82700	91900	99250	106600	113950	121300
Napa, CA MSA								
VERY LOW INCOME	39800	45500	51200	56850	61400	65950	70500	75050
LOW INCOME	65850	75300	84700	94100	101650	109150	116700	124200
MODERATE INCOME	71350	80800	90200	99600	107150	114650	122200	129700
MOD. INC-GUAR. LOAN	94700	108200	121750	135250	146050	156900	167700	178550
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	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	64350	73500	82700	91900	99250	106600	113950	121300
Riverside-San Bernardino-Ontario, CA 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	64350	73500	82700	91900	99250	106600	113950	121300
Sacramento-Roseville-Arden-Arcade, CA MS								
Sacramento--Roseville--Arden-Arcade, CA HUD Metro FMR Area								
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

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES, 120850 129200 137550
 FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	35600	40700	45800	50850	54950	59000	63100	67150
LOW INCOME	58500	66900	75250	83600	90300	97000	103650	110350
MODERATE INCOME	64000	72400	80750	89100	95800	102500	109150	115850
MOD.INC-GUAR.LOAN	84150	96150	108200	120200	129800	139450	149050	158650
San Diego-Carlsbad, CA MSA								
VERY LOW INCOME	42450	48500	54550	60600	65450	70300	75150	80000
LOW INCOME	69350	79250	89150	99050	106950	114900	122800	130750
MODERATE INCOME	74850	84750	94650	104550	112450	120400	128300	136250
MOD.INC-GUAR.LOAN	99700	113900	128150	142400	153800	165200	176600	187950
San Francisco-Oakland-Hayward, CA MSA								
Oakland-Fremont, CA HUD Metro FMR Area								
VERY LOW INCOME	47950	54800	61650	68500	74000	79500	84950	90450
LOW INCOME	77750	88900	100000	111100	120000	128900	137750	146650
MODERATE INCOME	83250	94400	105500	116600	125500	134400	143250	152150
MOD.INC-GUAR.LOAN	111800	127750	143750	159700	172500	185250	198050	210800
San Francisco, CA HUD Metro FMR Area								
VERY LOW INCOME	63950	73100	82250	91350	98700	106000	113300	120600
LOW INCOME	116000	132550	149150	165700	178950	192200	205450	218700
MODERATE INCOME	121500	138050	154650	171200	184450	197700	210950	224200
MOD.INC-GUAR.LOAN	166750	190550	214400	238200	257250	276300	295350	314400
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	58000	66300	74600	82850	89500	96150	102750	109400
LOW INCOME	99600	113800	128050	142250	153650	165000	176400	187750
MODERATE INCOME	105100	119300	133550	147750	159150	170500	181900	193250
MOD.INC-GUAR.LOAN	143150	163600	184050	204500	220850	237200	253600	269950

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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 with Payment Assistance Method One

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	34250	39150	44050	48900	52850	56750	60650	64550
LOW INCOME	54800	62600	70450	78250	84500	90750	97050	103300
MODERATE INCOME	60300	68100	75950	83750	90000	96250	102550	108800
MOD. INC-GUAR. LOAN	78750	90000	101250	112500	121500	130500	139500	148500
Santa Cruz-Watsonville, CA MSA								
VERY LOW INCOME	48650	55600	62550	69500	75100	80650	86200	91750
LOW INCOME	98650	112700	126800	140900	152150	163450	174700	186000
MODERATE INCOME	104150	118200	132300	146400	157650	168950	180200	191500
MOD. INC-GUAR. LOAN	141800	162050	182300	202550	218750	234950	251150	267350
Santa Maria-Santa Barbara, CA MSA								
VERY LOW INCOME	43750	50000	56250	62450	67450	72450	77450	82450
LOW INCOME	77500	88550	99650	110700	119550	128400	137250	146100
MODERATE INCOME	83000	94050	105150	116200	125050	133900	142750	151600
MOD. INC-GUAR. LOAN	111400	127300	143250	159150	171900	184600	197350	210100
Santa Rosa, CA MSA								
VERY LOW INCOME	40750	46550	52350	58150	62850	67500	72150	76800
LOW INCOME	65150	74450	83750	93050	100500	107950	115400	122850
MODERATE INCOME	70650	79950	89250	98550	106000	113450	120900	128350
MOD. INC-GUAR. LOAN	93650	107000	120400	133750	144450	155150	165850	176550
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	64350	73500	82700	91900	99250	106600	113950	121300
Vallejo-Fairfield, CA MSA								
VERY LOW INCOME	34000	38850	43700	48550	52450	56350	60250	64100
LOW INCOME	54400	62150	69950	77700	83900	90150	96350	102550
MODERATE INCOME	59900	67650	75450	83200	89400	95650	101850	108050
MOD. INC-GUAR. LOAN	78200	89350	100550	111700	120650	129550	138500	147450
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300

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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 with Payment Assistance Method One

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	64350	73500	82700	91900	99250	106600	113950	121300
Calaveras County, CA								
VERY LOW INCOME	28600	32700	36800	40850	44150	47400	50700	53950
LOW INCOME	45750	52300	58800	65350	70600	75800	81050	86250
MODERATE INCOME	51250	57800	64300	70850	76100	81300	86550	91750
MOD. INC-GUAR. LOAN	65750	75150	84550	93950	101450	109000	116500	124000
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300

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MFH Direct/Guaranteed with Payment Assistance Method One

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	64350	73500	82700	91900	99250	106600	113950	121300
Lassen 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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
Mendocino County, CA								
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
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	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
Plumas County, CA								
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	64350	73500	82700	91900	99250	106600	113950	121300

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

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	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	
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	64350	73500	82700	91900	99250	106600	113950	121300	
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	64350	73500	82700	91900	99250	106600	113950	121300	
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	64350	73500	82700	91900	99250	106600	113950	121300	
Tuolumne County, CA									
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	64350	73500	82700	91900	99250	106600	113950	121300	

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

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	40950	46800	52650	58450	63150	67850	72500	77200
LOW INCOME	56300	64300	72350	80400	86850	93250	99700	106150
MODERATE INCOME	61800	69800	77850	85900	92350	98750	105200	111650
MOD.INC-GUAR.LOAN	80900	92500	104050	115600	124850	134100	143350	152600
Colorado Springs, CO MSA								
Colorado Springs, CO HUD Metro FMR Area								
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	67050	76600	86200	95750	103400	111050	118750	126400
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	67050	76600	86200	95750	103400	111050	118750	126400
Denver-Aurora, CO MSA								
Elbert County, CO SEA								
VERY LOW INCOME	36700	41950	47200	52400	56600	60800	65000	69200
LOW INCOME	55950	63900	71900	79900	86300	92700	99100	105450
MODERATE INCOME	61450	69400	77400	85400	91800	98200	104600	110950
MOD.INC-GUAR.LOAN	80400	91900	103350	114850	124050	133250	142400	151600
Gilpin County, CO SEA								
VERY LOW INCOME	36700	41950	47200	52400	56600	60800	65000	69200
LOW INCOME	55950	63900	71900	79900	86300	92700	99100	105450
MODERATE INCOME	61450	69400	77400	85400	91800	98200	104600	110950
MOD.INC-GUAR.LOAN	80400	91900	103350	114850	124050	133250	142400	151600
Denver-Aurora-Lakewood, CO MSA								
Denver-Aurora-Lakewood, CO MSA								
VERY LOW INCOME	36700	41950	47200	52400	56600	60800	65000	69200
LOW INCOME	55950	63900	71900	79900	86300	92700	99100	105450
MODERATE INCOME	61450	69400	77400	85400	91800	98200	104600	110950
MOD.INC-GUAR.LOAN	80400	91900	103350	114850	124050	133250	142400	151600
Fort Collins, CO MSA								
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

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	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	67050	76600	86200	95750	103400	111050	118750	126400
Greeley, CO MSA								
VERY LOW INCOME	31000	35400	39850	44250	47800	51350	54900	58450
LOW INCOME	49550	56650	63700	70800	76450	82150	87800	93450
MODERATE INCOME	55050	62150	69200	76300	81950	87650	93300	98950
MOD. INC-GUAR. LOAN	71250	81450	91600	101800	109950	118100	126250	134400
Pueblo, CO MSA								
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	67050	76600	86200	95750	103400	111050	118750	126400
Alamosa 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	67050	76600	86200	95750	103400	111050	118750	126400
Archuleta 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	67050	76600	86200	95750	103400	111050	118750	126400
Baca 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	67050	76600	86200	95750	103400	111050	118750	126400
Bent 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	67050	76600	86200	95750	103400	111050	118750	126400
Chaffee 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	67050	76600	86200	95750	103400	111050	118750	126400

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

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

MFH Direct/Guaranteed with Payment Assistance Method One

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*
Cheyenne County, CO								
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	67050	76600	86200	95750	103400	111050	118750	126400
Conejos 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	67050	76600	86200	95750	103400	111050	118750	126400
Costilla 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	67050	76600	86200	95750	103400	111050	118750	126400
Crowley 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	67050	76600	86200	95750	103400	111050	118750	126400
Custer 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	67050	76600	86200	95750	103400	111050	118750	126400
Delta 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	67050	76600	86200	95750	103400	111050	118750	126400
Dolores 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	67050	76600	86200	95750	103400	111050	118750	126400
Eagle County, CO								
VERY LOW INCOME	35000	40000	45000	50000	54000	58000	62000	66000
LOW INCOME	56000	64000	72000	80000	86400	92800	99200	105600
MODERATE INCOME	61500	69500	77500	85500	91900	98300	104700	111100
MOD. INC-GUAR. LOAN	80500	92000	103500	115000	124200	133400	142600	151800

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

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	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	67050	76600	86200	95750	103400	111050	118750	126400
Garfield County, CO								
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
MOD. INC-GUAR. LOAN	71100	81250	91400	101550	109650	117800	125900	134050
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	67050	76600	86200	95750	103400	111050	118750	126400
Gunnison County, CO								
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	67050	76600	86200	95750	103400	111050	118750	126400
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	67050	76600	86200	95750	103400	111050	118750	126400
Huerfano 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	67050	76600	86200	95750	103400	111050	118750	126400
Jackson 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	67050	76600	86200	95750	103400	111050	118750	126400
Kiowa 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	67050	76600	86200	95750	103400	111050	118750	126400

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

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	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	67050	76600	86200	95750	103400	111050	118750	126400
La Plata County, CO								
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
Lake 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	67050	76600	86200	95750	103400	111050	118750	126400
Las Animas 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	67050	76600	86200	95750	103400	111050	118750	126400
Lincoln 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	67050	76600	86200	95750	103400	111050	118750	126400
Logan 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	67050	76600	86200	95750	103400	111050	118750	126400
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	67050	76600	86200	95750	103400	111050	118750	126400
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	67050	76600	86200	95750	103400	111050	118750	126400

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

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	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	67050	76600	86200	95750	103400	111050	118750	126400
Montrose 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	67050	76600	86200	95750	103400	111050	118750	126400
Morgan 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	67050	76600	86200	95750	103400	111050	118750	126400
Otero 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	67050	76600	86200	95750	103400	111050	118750	126400
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	67050	76600	86200	95750	103400	111050	118750	126400
Phillips 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	67050	76600	86200	95750	103400	111050	118750	126400
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	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	67050	76600	86200	95750	103400	111050	118750	126400

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

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	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	67050	76600	86200	95750	103400	111050	118750	126400
Routt County, CO								
VERY LOW INCOME	32050	36600	41200	45750	49450	53100	56750	60400
LOW INCOME	51250	58550	65900	73200	79050	84900	90750	96600
MODERATE INCOME	56750	64050	71400	78700	84550	90400	96250	102100
MOD. INC-GUAR. LOAN	73700	84200	94750	105250	113650	122100	130500	138950
Saguache 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	67050	76600	86200	95750	103400	111050	118750	126400
San Juan 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	67050	76600	86200	95750	103400	111050	118750	126400
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	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	67050	76600	86200	95750	103400	111050	118750	126400
Summit County, CO								
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

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

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	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	67050	76600	86200	95750	103400	111050	118750	126400	
Yuma 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	67050	76600	86200	95750	103400	111050	118750	126400	

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	36050	41200	46350	51450	55600	59700	63800	67950
LOW INCOME	55950	63900	71900	79900	86300	92700	99100	105450
MODERATE INCOME	61450	69400	77400	85400	91800	98200	104600	110950
MOD.INC-GUAR.LOAN	82700	94500	106350	118150	127600	137050	146500	155950
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	52700	60200	67750	75250	81300	87300	93350	99350
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	36550	41750	46950	52150	56350	60500	64700	68850
LOW INCOME	55950	63900	71900	79900	86300	92700	99100	105450
MODERATE INCOME	61450	69400	77400	85400	91800	98200	104600	110950
MOD.INC-GUAR.LOAN	82700	94500	106350	118150	127600	137050	146500	155950
North Middlesex County, CT SEA								
VERY LOW INCOME	36550	41750	46950	52150	56350	60500	64700	68850
LOW INCOME	55950	63900	71900	79900	86300	92700	99100	105450
MODERATE INCOME	61450	69400	77400	85400	91800	98200	104600	110950
MOD.INC-GUAR.LOAN	82700	94500	106350	118150	127600	137050	146500	155950
Southern Middlesex County, CT HUD Metro FMR Area								
VERY LOW INCOME	40150	45850	51600	57300	61900	66500	71100	75650
LOW INCOME	55950	63900	71900	79900	86300	92700	99100	105450
MODERATE INCOME	61450	69400	77400	85400	91800	98200	104600	110950
MOD.INC-GUAR.LOAN	82700	94500	106350	118150	127600	137050	146500	155950
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	55950	63900	71900	79900	86300	92700	99100	105450
MODERATE INCOME	61450	69400	77400	85400	91800	98200	104600	110950
MOD.INC-GUAR.LOAN	82700	94500	106350	118150	127600	137050	146500	155950

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

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

MFH Direct/Guaranteed with Payment Assistance Method One

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*
New Haven-Meriden, CT HUD Metro FMR Area								
VERY LOW INCOME	36050	41200	46350	51450	55600	59700	63800	67950
LOW INCOME	55950	63900	71900	79900	86300	92700	99100	105450
MODERATE INCOME	61450	69400	77400	85400	91800	98200	104600	110950
MOD.INC-GUAR.LOAN	82700	94500	106350	118150	127600	137050	146500	155950
Waterbury, CT HUD Metro FMR Area								
VERY LOW INCOME	36050	41200	46350	51450	55600	59700	63800	67950
LOW INCOME	55950	63900	71900	79900	86300	92700	99100	105450
MODERATE INCOME	61450	69400	77400	85400	91800	98200	104600	110950
MOD.INC-GUAR.LOAN	82700	94500	106350	118150	127600	137050	146500	155950
Norwich-New London, CT MSA								
Colchester-Lebanon, CT HUD Metro FMR Area								
VERY LOW INCOME	40350	46100	51850	57600	62250	66850	71450	76050
LOW INCOME	55950	63900	71900	79900	86300	92700	99100	105450
MODERATE INCOME	61450	69400	77400	85400	91800	98200	104600	110950
MOD.INC-GUAR.LOAN	82700	94500	106350	118150	127600	137050	146500	155950
Norwich-New London, CT HUD Metro FMR Area								
VERY LOW INCOME	36050	41200	46350	51450	55600	59700	63800	67950
LOW INCOME	55950	63900	71900	79900	86300	92700	99100	105450
MODERATE INCOME	61450	69400	77400	85400	91800	98200	104600	110950
MOD.INC-GUAR.LOAN	82700	94500	106350	118150	127600	137050	146500	155950
Worcester, MA-CT								
Windham County, CT HUD Metro FMR Area								
VERY LOW INCOME	36050	41200	46350	51450	55600	59700	63800	67950
LOW INCOME	55950	63900	71900	79900	86300	92700	99100	105450
MODERATE INCOME	61450	69400	77400	85400	91800	98200	104600	110950
MOD.INC-GUAR.LOAN	82700	94500	106350	118150	127600	137050	146500	155950
Litchfield County, CT								
Litchfield County, CT								
VERY LOW INCOME	36050	41200	46350	51450	55600	59700	63800	67950
LOW INCOME	55950	63900	71900	79900	86300	92700	99100	105450
MODERATE INCOME	61450	69400	77400	85400	91800	98200	104600	110950
MOD.INC-GUAR.LOAN	82700	94500	106350	118150	127600	137050	146500	155950
New Milford, CT SEA								
VERY LOW INCOME	36050	41200	46350	51450	55600	59700	63800	67950
LOW INCOME	55950	63900	71900	79900	86300	92700	99100	105450
MODERATE INCOME	61450	69400	77400	85400	91800	98200	104600	110950
MOD.INC-GUAR.LOAN	82700	94500	106350	118150	127600	137050	146500	155950

* 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 8+ PERSON FAMILIES

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	64350	73500	82700	91900	99250	106600	113950	121300	
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	64350	73500	82700	91900	99250	106600	113950	121300	

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

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

MFH Direct/Guaranteed with Payment Assistance Method One

STATE:DISTRICT OF COLUMBIA ----- A D J U S T E D I N C O M E L I M I T 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

Washington-Arlington-Alexandria, DC-VA-MD HUD Metro FMR Area

VERY LOW INCOME	45150	51600	58050	64500	69700	74850	80000	85150
LOW INCOME	57600	65850	74050	82300	88900	95450	102050	108650
MODERATE INCOME	63100	71350	79550	87800	94400	100950	107550	114150
MOD. INC-GUAR. LOAN	82800	94650	106450	118300	127750	137250	146700	156150

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

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

MFH Direct/Guaranteed with Payment Assistance Method One

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*
Cape Coral-Fort Myers, FL 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	64350	73500	82700	91900	99250	106600	113950	121300
Crestview-Fort Walton Beach-Destin, FL M								
Crestview-Fort Walton Beach-Destin, FL HUD Metro FMR Area								
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	64350	73500	82700	91900	99250	106600	113950	121300
Walton County, FL HUD Metro FMR Area								
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	64350	73500	82700	91900	99250	106600	113950	121300
Deltona-Daytona Beach-Ormond Beach, FL M								
Deltona-Daytona Beach-Ormond Beach, FL 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	64350	73500	82700	91900	99250	106600	113950	121300
Palm Coast, FL 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	64350	73500	82700	91900	99250	106600	113950	121300
Gainesville, FL MSA								
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300

* 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 8+ PERSON FAMILIES

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
Lakeland-Winter Haven, FL 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	64350	73500	82700	91900	99250	106600	113950	121300
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	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

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

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

MFH Direct/Guaranteed with Payment Assistance Method One

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*
North Port-Sarasota-Bradenton, FL MSA								
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	64350	73500	82700	91900	99250	106600	113950	121300
Ocala, FL MSA								
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	64350	73500	82700	91900	99250	106600	113950	121300
Orlando-Kissimmee-Sanford, FL 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	64350	73500	82700	91900	99250	106600	113950	121300
Palm Bay-Melbourne-Titusville, FL 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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300

* 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 8+ PERSON FAMILIES

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	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	64350	73500	82700	91900	99250	106600	113950	121300
Punta Gorda, FL 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	64350	73500	82700	91900	99250	106600	113950	121300
Sebastian-Vero Beach, FL MSA								
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	64350	73500	82700	91900	99250	106600	113950	121300
Sebring, FL 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	64350	73500	82700	91900	99250	106600	113950	121300
Tallahassee, FL MSA								
Tallahassee, FL 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	64350	73500	82700	91900	99250	106600	113950	121300
Wakulla County, FL 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	64350	73500	82700	91900	99250	106600	113950	121300
Tampa-St. Petersburg-Clearwater, FL MSA								
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	64350	73500	82700	91900	99250	106600	113950	121300

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

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
Calhoun 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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
DeSoto 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	64350	73500	82700	91900	99250	106600	113950	121300
Dixie 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	64350	73500	82700	91900	99250	106600	113950	121300
Franklin County, FL								
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	64350	73500	82700	91900	99250	106600	113950	121300
Glades 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	64350	73500	82700	91900	99250	106600	113950	121300

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MFH Direct/Guaranteed with Payment Assistance Method One

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	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	64350	73500	82700	91900	99250	106600	113950	121300
Hardee 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	64350	73500	82700	91900	99250	106600	113950	121300
Hendry 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	64350	73500	82700	91900	99250	106600	113950	121300
Holmes 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	64350	73500	82700	91900	99250	106600	113950	121300
Jackson 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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
Levy 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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300

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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 with Payment Assistance Method One

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	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	64350	73500	82700	91900	99250	106600	113950	121300
Monroe County, FL								
VERY LOW INCOME	35600	40700	45800	50850	54950	59000	63100	67150
LOW INCOME	56950	65100	73200	81350	87850	94350	100850	107400
MODERATE INCOME	62450	70600	78700	86850	93350	99850	106350	112900
MOD. INC-GUAR. LOAN	81850	93550	105250	116950	126300	135650	145000	154350
Okeechobee 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	64350	73500	82700	91900	99250	106600	113950	121300
Putnam 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	64350	73500	82700	91900	99250	106600	113950	121300
Suwannee 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	64350	73500	82700	91900	99250	106600	113950	121300
Taylor 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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
Washington 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	64350	73500	82700	91900	99250	106600	113950	121300

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

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	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	64350	73500	82700	91900	99250	106600	113950	121300
Athens-Clarke County, GA MSA								
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	64350	73500	82700	91900	99250	106600	113950	121300
Atlanta-Sandy Springs-Roswell, GA MSA								
Atlanta-Sandy Springs-Roswell, GA 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
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	64350	73500	82700	91900	99250	106600	113950	121300
Haralson County, GA HUD Metro FMR Area								
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	64350	73500	82700	91900	99250	106600	113950	121300
Lamar County, GA HUD Metro FMR Area								
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	64350	73500	82700	91900	99250	106600	113950	121300
Meriwether County, GA 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	64350	73500	82700	91900	99250	106600	113950	121300

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

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	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	64350	73500	82700	91900	99250	106600	113950	121300
Augusta-Richmond County, GA-SC MSA								
Augusta-Richmond County, GA-SC 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	64350	73500	82700	91900	99250	106600	113950	121300
Lincoln County, GA 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	64350	73500	82700	91900	99250	106600	113950	121300
Brunswick, GA 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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
Columbus, GA-AL 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	64350	73500	82700	91900	99250	106600	113950	121300
Dalton, GA MSA								
Dalton, GA 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	64350	73500	82700	91900	99250	106600	113950	121300

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

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	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	64350	73500	82700	91900	99250	106600	113950	121300
Gainesville, GA MSA								
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	64350	73500	82700	91900	99250	106600	113950	121300
Hinesville, GA MSA								
Hinesville, GA HUD Metro FMR Area								
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	64350	73500	82700	91900	99250	106600	113950	121300
Long County, GA HUD Metro FMR Area								
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
Monroe County, GA 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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300

* 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 8+ PERSON FAMILIES

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	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	64350	73500	82700	91900	99250	106600	113950	121300
Valdosta, GA 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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
Pulaski County, GA 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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
Appling 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	64350	73500	82700	91900	99250	106600	113950	121300
Atkinson 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	64350	73500	82700	91900	99250	106600	113950	121300

* 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 8+ PERSON FAMILIES

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	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	64350	73500	82700	91900	99250	106600	113950	121300
Baldwin County, GA								
VERY LOW INCOME	19850	22650	25500	28300	30600	32850	35100	37400
LOW INCOME	31700	36250	40750	45300	48900	52550	56150	59800
MODERATE INCOME	37200	41750	46250	50800	54400	58050	61650	65300
MOD. INC-GUAR. LOAN	64350	73500	82700	91900	99250	106600	113950	121300
Banks County, GA								
VERY LOW INCOME	19850	22650	25500	28300	30600	32850	35100	37400
LOW INCOME	31700	36250	40750	45300	48900	52550	56150	59800
MODERATE INCOME	37200	41750	46250	50800	54400	58050	61650	65300
MOD. INC-GUAR. LOAN	64350	73500	82700	91900	99250	106600	113950	121300
Ben Hill 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	64350	73500	82700	91900	99250	106600	113950	121300
Berrien 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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
Calhoun 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	64350	73500	82700	91900	99250	106600	113950	121300

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

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	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	64350	73500	82700	91900	99250	106600	113950	121300
Candler 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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
Chattooga 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	64350	73500	82700	91900	99250	106600	113950	121300
Clay 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	64350	73500	82700	91900	99250	106600	113950	121300
Clinch 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	64350	73500	82700	91900	99250	106600	113950	121300
Coffee 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	64350	73500	82700	91900	99250	106600	113950	121300
Colquitt 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	64350	73500	82700	91900	99250	106600	113950	121300

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

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	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	64350	73500	82700	91900	99250	106600	113950	121300
Crisp 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	64350	73500	82700	91900	99250	106600	113950	121300
Decatur 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	64350	73500	82700	91900	99250	106600	113950	121300
Dodge 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	64350	73500	82700	91900	99250	106600	113950	121300
Dooly 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	64350	73500	82700	91900	99250	106600	113950	121300
Early 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	64350	73500	82700	91900	99250	106600	113950	121300
Elbert 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	64350	73500	82700	91900	99250	106600	113950	121300
Emanuel 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	64350	73500	82700	91900	99250	106600	113950	121300

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

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	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	64350	73500	82700	91900	99250	106600	113950	121300
Fannin County, GA								
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	64350	73500	82700	91900	99250	106600	113950	121300
Franklin 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	64350	73500	82700	91900	99250	106600	113950	121300
Gilmer 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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
Gordon 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	64350	73500	82700	91900	99250	106600	113950	121300
Grady 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	64350	73500	82700	91900	99250	106600	113950	121300
Greene County, GA								
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	64350	73500	82700	91900	99250	106600	113950	121300

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

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	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	64350	73500	82700	91900	99250	106600	113950	121300
Hancock 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	64350	73500	82700	91900	99250	106600	113950	121300
Hart 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	64350	73500	82700	91900	99250	106600	113950	121300
Irwin 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	64350	73500	82700	91900	99250	106600	113950	121300
Jackson County, GA								
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	64350	73500	82700	91900	99250	106600	113950	121300
Jeff Davis 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	64350	73500	82700	91900	99250	106600	113950	121300
Jefferson 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	64350	73500	82700	91900	99250	106600	113950	121300
Jenkins 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	64350	73500	82700	91900	99250	106600	113950	121300

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

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	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	64350	73500	82700	91900	99250	106600	113950	121300
Laurens 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	64350	73500	82700	91900	99250	106600	113950	121300
Lumpkin County, GA								
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	64350	73500	82700	91900	99250	106600	113950	121300
Macon 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	64350	73500	82700	91900	99250	106600	113950	121300
Miller 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	64350	73500	82700	91900	99250	106600	113950	121300
Mitchell 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	64350	73500	82700	91900	99250	106600	113950	121300
Montgomery 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	64350	73500	82700	91900	99250	106600	113950	121300
Pierce 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	64350	73500	82700	91900	99250	106600	113950	121300

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

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	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	64350	73500	82700	91900	99250	106600	113950	121300
Putnam County, GA								
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	64350	73500	82700	91900	99250	106600	113950	121300
Quitman 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	64350	73500	82700	91900	99250	106600	113950	121300
Rabun 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	64350	73500	82700	91900	99250	106600	113950	121300
Randolph 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	64350	73500	82700	91900	99250	106600	113950	121300
Schley 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	64350	73500	82700	91900	99250	106600	113950	121300
Screven 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	64350	73500	82700	91900	99250	106600	113950	121300
Seminole 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	64350	73500	82700	91900	99250	106600	113950	121300

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

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	64350	73500	82700	91900	99250	106600	113950	121300
Stewart 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	64350	73500	82700	91900	99250	106600	113950	121300
Sumter 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	64350	73500	82700	91900	99250	106600	113950	121300
Talbot 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	64350	73500	82700	91900	99250	106600	113950	121300
Taliaferro 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	64350	73500	82700	91900	99250	106600	113950	121300
Tattnall 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	64350	73500	82700	91900	99250	106600	113950	121300
Taylor 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	64350	73500	82700	91900	99250	106600	113950	121300
Telfair 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	64350	73500	82700	91900	99250	106600	113950	121300

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

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	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	64350	73500	82700	91900	99250	106600	113950	121300
Tift County, GA								
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	64350	73500	82700	91900	99250	106600	113950	121300
Toombs 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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
Turner 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	64350	73500	82700	91900	99250	106600	113950	121300
Union County, GA								
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	64350	73500	82700	91900	99250	106600	113950	121300

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

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

MFH Direct/Guaranteed with Payment Assistance Method One

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*
Upson 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	64350	73500	82700	91900	99250	106600	113950	121300
Ware 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	64350	73500	82700	91900	99250	106600	113950	121300
Warren 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	64350	73500	82700	91900	99250	106600	113950	121300
Washington 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	64350	73500	82700	91900	99250	106600	113950	121300
Wayne 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	64350	73500	82700	91900	99250	106600	113950	121300
Webster 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	64350	73500	82700	91900	99250	106600	113950	121300
Wheeler 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	64350	73500	82700	91900	99250	106600	113950	121300
White 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	64350	73500	82700	91900	99250	106600	113950	121300

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

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	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	64350	73500	82700	91900	99250	106600	113950	121300
Wilkes 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	64350	73500	82700	91900	99250	106600	113950	121300
Wilkinson 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	64350	73500	82700	91900	99250	106600	113950	121300

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

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

MFH Direct/Guaranteed with Payment Assistance Method One

STATE:HAWAII		A D J U S T E D I N C O M E L I M I T S							
P R O G R A M	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	36200	41350	46500	51650	55800	59950	64050	68200	
LOW INCOME	57850	66100	74400	82650	89250	95850	102500	109100	
MODERATE INCOME	63350	71600	79900	88150	94750	101350	108000	114600	
MOD.INC-GUAR.LOAN	83150	95050	106900	118800	128300	137800	147300	156800	
Hawaii County, HI									
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	72850	83300	93700	104100	112450	120750	129100	137400	
Kauai County, HI									
VERY LOW INCOME	35700	40800	45900	50950	55050	59150	63200	67300	
LOW INCOME	62100	70950	79850	88700	95800	102900	110000	117100	
MODERATE INCOME	67600	76450	85350	94200	101300	108400	115500	122600	
MOD.INC-GUAR.LOAN	89250	102000	114750	127500	137700	147900	158100	168300	

* 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 8+ PERSON FAMILIES

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
Idaho Falls, ID 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	64350	73500	82700	91900	99250	106600	113950	121300
Lewiston, ID-WA 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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300

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MFH Direct/Guaranteed with Payment Assistance Method One

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	64350	73500	82700	91900	99250	106600	113950	121300
Twin Falls, ID MSA								
Jerome 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	64350	73500	82700	91900	99250	106600	113950	121300
Twin Falls County, ID HUD Metro FMR Area								
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
Bear Lake County, ID								
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
Bingham County, ID								
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	64350	73500	82700	91900	99250	106600	113950	121300

* 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 8+ PERSON FAMILIES

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

MFH Direct/Guaranteed with Payment Assistance Method One

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*
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	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	64350	73500	82700	91900	99250	106600	113950	121300
Boundary County, ID								
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300

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

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

MFH Direct/Guaranteed with Payment Assistance Method One

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*
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
Fremont County, ID								
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
Latah County, ID								
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300

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

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

MFH Direct/Guaranteed with Payment Assistance Method One

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*
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
Oneida 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	64350	73500	82700	91900	99250	106600	113950	121300
Payette County, ID								
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	64350	73500	82700	91900	99250	106600	113950	121300
Power 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	64350	73500	82700	91900	99250	106600	113950	121300
Shoshone 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	64350	73500	82700	91900	99250	106600	113950	121300
Teton County, ID								
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	64350	73500	82700	91900	99250	106600	113950	121300

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

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

MFH Direct/Guaranteed with Payment Assistance Method One

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*
Valley County, ID								
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300

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

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
Carbondale-Marion, IL MSA								
Jackson County, IL 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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
Champaign-Urbana, IL 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								
Chicago-Joliet-Naperville, IL HUD Metro FMR Area								
VERY LOW INCOME	32650	37300	41950	46600	50350	54100	57800	61550
LOW INCOME	52200	59650	67100	74550	80500	86500	92450	98400
MODERATE INCOME	57700	65150	72600	80050	86000	92000	97950	103900
MOD.INC-GUAR.LOAN	75000	85700	96450	107150	115700	124300	132850	141450

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

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	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, IL HUD Metro FMR Area								
VERY LOW INCOME	31650	36150	40650	45150	48800	52400	56000	59600
LOW INCOME	50600	57800	65050	72250	78050	83800	89600	95350
MODERATE INCOME	56100	63300	70550	77750	83550	89300	95100	100850
MOD.INC-GUAR.LOAN	72700	83100	93450	103850	112150	120450	128750	137100
Kendall County, IL HUD Metro FMR Area								
VERY LOW INCOME	37600	42950	48300	53650	57950	62250	66550	70850
LOW INCOME	55950	63900	71900	79900	86300	92700	99100	105450
MODERATE INCOME	61450	69400	77400	85400	91800	98200	104600	110950
MOD.INC-GUAR.LOAN	80400	91900	103350	114850	124050	133250	142400	151600
Danville, IL MSA								
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	64350	73500	82700	91900	99250	106600	113950	121300
Davenport-Moline-Rock Island, IA-IL 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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300

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

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	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	64350	73500	82700	91900	99250	106600	113950	121300
Springfield, IL MSA								
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
St. Louis, MO-IL MSA								
Bond County, IL HUD Metro FMR Area								
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
St. Louis, MO-IL HUD Metro FMR Area								
VERY LOW INCOME	29750	34000	38250	42450	45850	49250	52650	56050
LOW INCOME	47550	54300	61100	67900	73350	78750	84200	89650
MODERATE INCOME	53050	59800	66600	73400	78850	84250	89700	95150
MOD.INC-GUAR.LOAN	68300	78100	87850	97600	105400	113200	121000	128850
Adams County, IL								
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	64350	73500	82700	91900	99250	106600	113950	121300
Brown County, IL								
VERY LOW INCOME	28400	32450	36500	40550	43800	47050	50300	53550
LOW INCOME	45450	51900	58400	64900	70100	75300	80500	85650
MODERATE INCOME	50950	57400	63900	70400	75600	80800	86000	91150
MOD.INC-GUAR.LOAN	65300	74650	83950	93300	100750	108250	115700	123150

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

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	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	64350	73500	82700	91900	99250	106600	113950	121300
Carroll 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	64350	73500	82700	91900	99250	106600	113950	121300
Cass County, IL								
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	64350	73500	82700	91900	99250	106600	113950	121300
Christian County, IL								
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	64350	73500	82700	91900	99250	106600	113950	121300
Clark County, IL								
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	64350	73500	82700	91900	99250	106600	113950	121300
Clay County, IL								
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	64350	73500	82700	91900	99250	106600	113950	121300
Coles County, IL								
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300

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

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
Edgar County, IL								
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	64350	73500	82700	91900	99250	106600	113950	121300
Edwards 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	64350	73500	82700	91900	99250	106600	113950	121300
Effingham 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	64350	73500	82700	91900	99250	106600	113950	121300
Fayette County, IL								
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	64350	73500	82700	91900	99250	106600	113950	121300
Franklin County, IL								
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	64350	73500	82700	91900	99250	106600	113950	121300
Fulton County, IL								
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	64350	73500	82700	91900	99250	106600	113950	121300

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

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	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	64350	73500	82700	91900	99250	106600	113950	121300
Greene County, IL								
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	64350	73500	82700	91900	99250	106600	113950	121300
Hamilton County, IL								
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	64350	73500	82700	91900	99250	106600	113950	121300
Hancock County, IL								
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	64350	73500	82700	91900	99250	106600	113950	121300
Hardin County, IL								
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	64350	73500	82700	91900	99250	106600	113950	121300
Henderson County, IL								
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	64350	73500	82700	91900	99250	106600	113950	121300
Iroquois 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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300

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

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
Johnson County, IL								
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	64350	73500	82700	91900	99250	106600	113950	121300
Knox County, IL								
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
Lawrence County, IL								
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	64350	73500	82700	91900	99250	106600	113950	121300
Lee County, IL								
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300

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

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	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	64350	73500	82700	91900	99250	106600	113950	121300
Marion County, IL								
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	64350	73500	82700	91900	99250	106600	113950	121300
Mason County, IL								
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	64350	73500	82700	91900	99250	106600	113950	121300
Massac County, IL								
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	64350	73500	82700	91900	99250	106600	113950	121300
McDonough County, IL								
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	64350	73500	82700	91900	99250	106600	113950	121300
Montgomery County, IL								
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	64350	73500	82700	91900	99250	106600	113950	121300
Morgan County, IL								
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	64350	73500	82700	91900	99250	106600	113950	121300
Moultrie County, IL								
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	64350	73500	82700	91900	99250	106600	113950	121300

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

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
Pike County, IL								
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	64350	73500	82700	91900	99250	106600	113950	121300
Pope County, IL								
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	64350	73500	82700	91900	99250	106600	113950	121300
Pulaski County, IL								
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	64350	73500	82700	91900	99250	106600	113950	121300
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	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	64350	73500	82700	91900	99250	106600	113950	121300
Richland County, IL								
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	64350	73500	82700	91900	99250	106600	113950	121300

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

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	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	64350	73500	82700	91900	99250	106600	113950	121300
Schuyler County, IL								
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	64350	73500	82700	91900	99250	106600	113950	121300
Scott County, IL								
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	64350	73500	82700	91900	99250	106600	113950	121300
Shelby County, IL								
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	64350	73500	82700	91900	99250	106600	113950	121300
Stephenson County, IL								
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	64350	73500	82700	91900	99250	106600	113950	121300
Union County, IL								
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	64350	73500	82700	91900	99250	106600	113950	121300
Wabash County, IL								
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	64350	73500	82700	91900	99250	106600	113950	121300
Warren County, IL								
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	64350	73500	82700	91900	99250	106600	113950	121300

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

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	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	64350	73500	82700	91900	99250	106600	113950	121300
Wayne County, IL								
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	64350	73500	82700	91900	99250	106600	113950	121300
White County, IL								
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	64350	73500	82700	91900	99250	106600	113950	121300
Whiteside County, IL								
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	64350	73500	82700	91900	99250	106600	113950	121300

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

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	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	64350	73500	82700	91900	99250	106600	113950	121300
Owen County, IN 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	64350	73500	82700	91900	99250	106600	113950	121300
Chicago-Naperville-Elgin, IL-IN-WI MSA								
Gary, IN HUD Metro FMR Area								
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	64350	73500	82700	91900	99250	106600	113950	121300
Jasper County, IN HUD Metro FMR Area								
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	64350	73500	82700	91900	99250	106600	113950	121300
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	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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN 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 with Payment Assistance Method One

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	64350	73500	82700	91900	99250	106600	113950	121300
Evansville, IN-KY 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	64350	73500	82700	91900	99250	106600	113950	121300
Fort Wayne, IN 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	64350	73500	82700	91900	99250	106600	113950	121300
Indianapolis-Carmel-Anderson, IN MSA								
Anderson, IN 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	64350	73500	82700	91900	99250	106600	113950	121300
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	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	64350	73500	82700	91900	99250	106600	113950	121300
Kokomo, IN 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	64350	73500	82700	91900	99250	106600	113950	121300

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MFH Direct/Guaranteed with Payment Assistance Method One

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	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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
Scott County, IN 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	64350	73500	82700	91900	99250	106600	113950	121300
Washington County, IN 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	64350	73500	82700	91900	99250	106600	113950	121300
Michigan City-La Porte, IN 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	64350	73500	82700	91900	99250	106600	113950	121300
Muncie, IN MSA								
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	64350	73500	82700	91900	99250	106600	113950	121300

* 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 8+ PERSON FAMILIES

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MFH Direct/Guaranteed with Payment Assistance Method One

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	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	64350	73500	82700	91900	99250	106600	113950	121300
Terre Haute, IN MSA								
Sullivan County, IN 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	64350	73500	82700	91900	99250	106600	113950	121300
Terre Haute, IN 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	64350	73500	82700	91900	99250	106600	113950	121300
Adams 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	64350	73500	82700	91900	99250	106600	113950	121300
Blackford 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	64350	73500	82700	91900	99250	106600	113950	121300
Cass 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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300

* 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 8+ PERSON FAMILIES

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MFH Direct/Guaranteed with Payment Assistance Method One

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	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	64350	73500	82700	91900	99250	106600	113950	121300
Daviess 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	64350	73500	82700	91900	99250	106600	113950	121300
DeKalb 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	64350	73500	82700	91900	99250	106600	113950	121300
Decatur 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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
Fayette 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	64350	73500	82700	91900	99250	106600	113950	121300
Fountain 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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300

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

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	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	64350	73500	82700	91900	99250	106600	113950	121300
Gibson County, IN								
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	64350	73500	82700	91900	99250	106600	113950	121300
Grant 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	64350	73500	82700	91900	99250	106600	113950	121300
Greene 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	64350	73500	82700	91900	99250	106600	113950	121300
Henry 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	64350	73500	82700	91900	99250	106600	113950	121300
Huntington 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	64350	73500	82700	91900	99250	106600	113950	121300
Jackson 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	64350	73500	82700	91900	99250	106600	113950	121300
Jay 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	64350	73500	82700	91900	99250	106600	113950	121300

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

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	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	64350	73500	82700	91900	99250	106600	113950	121300	
Jennings 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	64350	73500	82700	91900	99250	106600	113950	121300	
Knox 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	64350	73500	82700	91900	99250	106600	113950	121300	
Kosciusko County, IN									
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	64350	73500	82700	91900	99250	106600	113950	121300	
LaGrange County, IN									
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	64350	73500	82700	91900	99250	106600	113950	121300	
Lawrence 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	64350	73500	82700	91900	99250	106600	113950	121300	
Marshall County, IN									
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	64350	73500	82700	91900	99250	106600	113950	121300	
Martin County, IN									
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	64350	73500	82700	91900	99250	106600	113950	121300	

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

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	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	64350	73500	82700	91900	99250	106600	113950	121300	
Montgomery County, IN									
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	64350	73500	82700	91900	99250	106600	113950	121300	
Noble County, IN									
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	64350	73500	82700	91900	99250	106600	113950	121300	
Orange 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	64350	73500	82700	91900	99250	106600	113950	121300	
Parke 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	64350	73500	82700	91900	99250	106600	113950	121300	
Perry 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	64350	73500	82700	91900	99250	106600	113950	121300	
Pike 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	64350	73500	82700	91900	99250	106600	113950	121300	
Pulaski 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	64350	73500	82700	91900	99250	106600	113950	121300	

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

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	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	64350	73500	82700	91900	99250	106600	113950	121300
Ripley County, IN								
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	64350	73500	82700	91900	99250	106600	113950	121300
Rush 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	64350	73500	82700	91900	99250	106600	113950	121300
Spencer County, IN								
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	64350	73500	82700	91900	99250	106600	113950	121300
Starke 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	64350	73500	82700	91900	99250	106600	113950	121300
Steuben County, IN								
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	64350	73500	82700	91900	99250	106600	113950	121300
Switzerland 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	64350	73500	82700	91900	99250	106600	113950	121300
Tipton County, IN								
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	64350	73500	82700	91900	99250	106600	113950	121300

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

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	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	64350	73500	82700	91900	99250	106600	113950	121300	
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	64350	73500	82700	91900	99250	106600	113950	121300	
Wayne 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	64350	73500	82700	91900	99250	106600	113950	121300	
White County, IN									
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	64350	73500	82700	91900	99250	106600	113950	121300	

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

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	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	
Jones County, IA 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	64350	73500	82700	91900	99250	106600	113950	121300	
Davenport-Moline-Rock Island, IA-IL 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	64350	73500	82700	91900	99250	106600	113950	121300	
Des Moines-West Des Moines, IA MSA									
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	
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 with Payment Assistance Method One

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	55950	63900	71900	79900	86300	92700	99100	105450
MODERATE INCOME	61450	69400	77400	85400	91800	98200	104600	110950
MOD.INC-GUAR.LOAN	80400	91900	103350	114850	124050	133250	142400	151600
Washington County, IA 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	64350	73500	82700	91900	99250	106600	113950	121300
Omaha-Council Bluffs, NE-IA MSA								
Omaha-Council Bluffs, NE-IA 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
Sioux City, IA-NE-SD MSA								
Plymouth County, IA HUD Metro FMR Area								
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
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	64350	73500	82700	91900	99250	106600	113950	121300
Waterloo-Cedar Falls, IA MSA								
Bremer County, IA 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	71400	81600	91800	102000	110150	118300	126500	134650
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	64350	73500	82700	91900	99250	106600	113950	121300

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

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
Boone County, IA								
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300

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

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	64350	73500	82700	91900	99250	106600	113950	121300
Butler County, IA								
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
Carroll County, IA								
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
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	64350	73500	82700	91900	99250	106600	113950	121300
Cedar County, IA								
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
Cerro Gordo County, IA								
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	64350	73500	82700	91900	99250	106600	113950	121300
Cherokee County, IA								
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	64350	73500	82700	91900	99250	106600	113950	121300

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

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
Davis County, IA								
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN 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 with Payment Assistance Method One

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	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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300

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

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	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	64350	73500	82700	91900	99250	106600	113950	121300
Hamilton County, IA								
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	64350	73500	82700	91900	99250	106600	113950	121300
Hancock County, IA								
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
Ida County, IA								
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	64350	73500	82700	91900	99250	106600	113950	121300

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

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300

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

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	64350	73500	82700	91900	99250	106600	113950	121300
Lyon County, IA								
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300

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

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	64350	73500	82700	91900	99250	106600	113950	121300	
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	64350	73500	82700	91900	99250	106600	113950	121300	
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	64350	73500	82700	91900	99250	106600	113950	121300	
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	64350	73500	82700	91900	99250	106600	113950	121300	
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	64350	73500	82700	91900	99250	106600	113950	121300	
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	64350	73500	82700	91900	99250	106600	113950	121300	
Pocahontas 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	64350	73500	82700	91900	99250	106600	113950	121300	
Poweshiek County, IA									
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	64350	73500	82700	91900	99250	106600	113950	121300	

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
Shelby County, IA								
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	64350	73500	82700	91900	99250	106600	113950	121300
Sioux County, IA								
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
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300

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

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	64350	73500	82700	91900	99250	106600	113950	121300	
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	64350	73500	82700	91900	99250	106600	113950	121300	
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	64350	73500	82700	91900	99250	106600	113950	121300	
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	64350	73500	82700	91900	99250	106600	113950	121300	
Winneshiek County, IA									
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	
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	64350	73500	82700	91900	99250	106600	113950	121300	
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	64350	73500	82700	91900	99250	106600	113950	121300	

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

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	30350	34650	39000	43300	46800	50250	53700	57200
LOW INCOME	48500	55450	62350	69300	74850	80400	85950	91500
MODERATE INCOME	54000	60950	67850	74800	80350	85900	91450	97000
MOD. INC-GUAR. LOAN	69700	79700	89650	99600	107550	115550	123500	131450
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
St. Joseph, MO-KS 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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300

* 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 with Payment Assistance Method One

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	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	64350	73500	82700	91900	99250	106600	113950	121300
Wichita, KS HUD Metro FMR Area								
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	64350	73500	82700	91900	99250	106600	113950	121300
Allen 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	64350	73500	82700	91900	99250	106600	113950	121300
Anderson County, KS								
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	64350	73500	82700	91900	99250	106600	113950	121300
Atchison 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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
Barton County, KS								
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	64350	73500	82700	91900	99250	106600	113950	121300
Bourbon 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	64350	73500	82700	91900	99250	106600	113950	121300

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

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

MFH Direct/Guaranteed with Payment Assistance Method One

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*
Brown 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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
Chautauqua 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	64350	73500	82700	91900	99250	106600	113950	121300
Cherokee 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	64350	73500	82700	91900	99250	106600	113950	121300
Cheyenne County, KS								
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	64350	73500	82700	91900	99250	106600	113950	121300
Clark 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	64350	73500	82700	91900	99250	106600	113950	121300
Clay County, KS								
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	64350	73500	82700	91900	99250	106600	113950	121300
Cloud 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	64350	73500	82700	91900	99250	106600	113950	121300

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

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	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	64350	73500	82700	91900	99250	106600	113950	121300
Comanche County, KS								
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	64350	73500	82700	91900	99250	106600	113950	121300
Cowley 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	64350	73500	82700	91900	99250	106600	113950	121300
Crawford 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	64350	73500	82700	91900	99250	106600	113950	121300
Decatur County, KS								
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
Edwards 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	64350	73500	82700	91900	99250	106600	113950	121300
Elk 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	64350	73500	82700	91900	99250	106600	113950	121300

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

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	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	64350	73500	82700	91900	99250	106600	113950	121300
Ellsworth 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	64350	73500	82700	91900	99250	106600	113950	121300
Finney 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	64350	73500	82700	91900	99250	106600	113950	121300
Ford 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	64350	73500	82700	91900	99250	106600	113950	121300
Franklin 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	64350	73500	82700	91900	99250	106600	113950	121300
Geary 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	64350	73500	82700	91900	99250	106600	113950	121300
Gove 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	64350	73500	82700	91900	99250	106600	113950	121300
Graham 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	64350	73500	82700	91900	99250	106600	113950	121300

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

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	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	64350	73500	82700	91900	99250	106600	113950	121300
Gray County, KS								
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
Greenwood 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	64350	73500	82700	91900	99250	106600	113950	121300
Hamilton 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	64350	73500	82700	91900	99250	106600	113950	121300
Harper 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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300

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

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
Kiowa County, KS								
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	64350	73500	82700	91900	99250	106600	113950	121300
Labette 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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
Lyon 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	64350	73500	82700	91900	99250	106600	113950	121300

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

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
Meade County, KS								
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
Montgomery 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	64350	73500	82700	91900	99250	106600	113950	121300
Morris County, KS								
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	64350	73500	82700	91900	99250	106600	113950	121300
Morton 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	64350	73500	82700	91900	99250	106600	113950	121300

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

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	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	64350	73500	82700	91900	99250	106600	113950	121300
Neosho 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	64350	73500	82700	91900	99250	106600	113950	121300
Ness 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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
Osborne 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	64350	73500	82700	91900	99250	106600	113950	121300
Ottawa County, KS								
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	64350	73500	82700	91900	99250	106600	113950	121300
Pawnee 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	64350	73500	82700	91900	99250	106600	113950	121300
Phillips 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	64350	73500	82700	91900	99250	106600	113950	121300

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

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	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	64350	73500	82700	91900	99250	106600	113950	121300
Rawlins County, KS								
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	64350	73500	82700	91900	99250	106600	113950	121300
Reno 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	64350	73500	82700	91900	99250	106600	113950	121300
Republic 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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
Rooks 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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
Russell 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	64350	73500	82700	91900	99250	106600	113950	121300

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

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	64350	73500	82700	91900	99250	106600	113950	121300
Scott County, KS								
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	64350	73500	82700	91900	99250	106600	113950	121300
Seward 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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
Sherman 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	64350	73500	82700	91900	99250	106600	113950	121300
Smith 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	64350	73500	82700	91900	99250	106600	113950	121300
Stafford 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	64350	73500	82700	91900	99250	106600	113950	121300
Stanton 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	64350	73500	82700	91900	99250	106600	113950	121300

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

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
Wallace County, KS								
VERY LOW INCOME	30600	35000	39350	43700	47200	50700	54200	57700
LOW INCOME	48950	55900	62900	69900	75500	81100	86700	92250
MODERATE INCOME	54450	61400	68400	75400	81000	86600	92200	97750
MOD. INC-GUAR. LOAN	70350	80400	90450	100500	108550	116600	124600	132650
Washington 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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
Wilson 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	64350	73500	82700	91900	99250	106600	113950	121300
Woodson 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	64350	73500	82700	91900	99250	106600	113950	121300

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

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	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	64350	73500	82700	91900	99250	106600	113950	121300
Bowling Green, KY 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	64350	73500	82700	91900	99250	106600	113950	121300
Butler County, KY HUD Metro FMR Area								
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	64350	73500	82700	91900	99250	106600	113950	121300
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	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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300

* 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 8+ PERSON FAMILIES

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

MFH Direct/Guaranteed with Payment Assistance Method One

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*
Meade County, KY HUD Metro FMR Area								
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	64350	73500	82700	91900	99250	106600	113950	121300
Evansville, IN-KY 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	64350	73500	82700	91900	99250	106600	113950	121300
Huntington-Ashland, WV-KY-OH MSA								
Huntington-Ashland, WV-KY-OH HUD Metro FMR Area								
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300

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

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	64350	73500	82700	91900	99250	106600	113950	121300
Adair County, KY								
VERY LOW INCOME	19050	21750	24450	27150	29350	31500	33700	35850
LOW INCOME	30400	34750	39100	43450	46950	50400	53900	57350
MODERATE INCOME	35900	40250	44600	48950	52450	55900	59400	62850
MOD. INC-GUAR. LOAN	64350	73500	82700	91900	99250	106600	113950	121300
Anderson County, KY								
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
Barren County, KY								
VERY LOW INCOME	19050	21750	24450	27150	29350	31500	33700	35850
LOW INCOME	30400	34750	39100	43450	46950	50400	53900	57350
MODERATE INCOME	35900	40250	44600	48950	52450	55900	59400	62850
MOD. INC-GUAR. LOAN	64350	73500	82700	91900	99250	106600	113950	121300
Bath County, KY								
VERY LOW INCOME	19050	21750	24450	27150	29350	31500	33700	35850
LOW INCOME	30400	34750	39100	43450	46950	50400	53900	57350
MODERATE INCOME	35900	40250	44600	48950	52450	55900	59400	62850
MOD. INC-GUAR. LOAN	64350	73500	82700	91900	99250	106600	113950	121300
Bell County, KY								
VERY LOW INCOME	19050	21750	24450	27150	29350	31500	33700	35850
LOW INCOME	30400	34750	39100	43450	46950	50400	53900	57350
MODERATE INCOME	35900	40250	44600	48950	52450	55900	59400	62850
MOD. INC-GUAR. LOAN	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300

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

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	19050	21750	24450	27150	29350	31500	33700	35850
LOW INCOME	30400	34750	39100	43450	46950	50400	53900	57350
MODERATE INCOME	35900	40250	44600	48950	52450	55900	59400	62850
MOD. INC-GUAR. LOAN	64350	73500	82700	91900	99250	106600	113950	121300
Breckinridge County, KY								
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	64350	73500	82700	91900	99250	106600	113950	121300
Caldwell County, KY								
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	64350	73500	82700	91900	99250	106600	113950	121300
Calloway County, KY								
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	64350	73500	82700	91900	99250	106600	113950	121300
Carlisle 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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
Carter County, KY								
VERY LOW INCOME	19050	21750	24450	27150	29350	31500	33700	35850
LOW INCOME	30400	34750	39100	43450	46950	50400	53900	57350
MODERATE INCOME	35900	40250	44600	48950	52450	55900	59400	62850
MOD. INC-GUAR. LOAN	64350	73500	82700	91900	99250	106600	113950	121300
Casey County, KY								
VERY LOW INCOME	19050	21750	24450	27150	29350	31500	33700	35850
LOW INCOME	30400	34750	39100	43450	46950	50400	53900	57350
MODERATE INCOME	35900	40250	44600	48950	52450	55900	59400	62850
MOD. INC-GUAR. LOAN	64350	73500	82700	91900	99250	106600	113950	121300

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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 with Payment Assistance Method One

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	19050	21750	24450	27150	29350	31500	33700	35850
LOW INCOME	30400	34750	39100	43450	46950	50400	53900	57350
MODERATE INCOME	35900	40250	44600	48950	52450	55900	59400	62850
MOD. INC-GUAR. LOAN	64350	73500	82700	91900	99250	106600	113950	121300
Clinton County, KY								
VERY LOW INCOME	19050	21750	24450	27150	29350	31500	33700	35850
LOW INCOME	30400	34750	39100	43450	46950	50400	53900	57350
MODERATE INCOME	35900	40250	44600	48950	52450	55900	59400	62850
MOD. INC-GUAR. LOAN	64350	73500	82700	91900	99250	106600	113950	121300
Crittenden 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	64350	73500	82700	91900	99250	106600	113950	121300
Cumberland County, KY								
VERY LOW INCOME	19050	21750	24450	27150	29350	31500	33700	35850
LOW INCOME	30400	34750	39100	43450	46950	50400	53900	57350
MODERATE INCOME	35900	40250	44600	48950	52450	55900	59400	62850
MOD. INC-GUAR. LOAN	64350	73500	82700	91900	99250	106600	113950	121300
Elliott County, KY								
VERY LOW INCOME	19050	21750	24450	27150	29350	31500	33700	35850
LOW INCOME	30400	34750	39100	43450	46950	50400	53900	57350
MODERATE INCOME	35900	40250	44600	48950	52450	55900	59400	62850
MOD. INC-GUAR. LOAN	64350	73500	82700	91900	99250	106600	113950	121300
Estill County, KY								
VERY LOW INCOME	19050	21750	24450	27150	29350	31500	33700	35850
LOW INCOME	30400	34750	39100	43450	46950	50400	53900	57350
MODERATE INCOME	35900	40250	44600	48950	52450	55900	59400	62850
MOD. INC-GUAR. LOAN	64350	73500	82700	91900	99250	106600	113950	121300
Fleming County, KY								
VERY LOW INCOME	19050	21750	24450	27150	29350	31500	33700	35850
LOW INCOME	30400	34750	39100	43450	46950	50400	53900	57350
MODERATE INCOME	35900	40250	44600	48950	52450	55900	59400	62850
MOD. INC-GUAR. LOAN	64350	73500	82700	91900	99250	106600	113950	121300
Floyd County, KY								
VERY LOW INCOME	19050	21750	24450	27150	29350	31500	33700	35850
LOW INCOME	30400	34750	39100	43450	46950	50400	53900	57350
MODERATE INCOME	35900	40250	44600	48950	52450	55900	59400	62850
MOD. INC-GUAR. LOAN	64350	73500	82700	91900	99250	106600	113950	121300

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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 with Payment Assistance Method One

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	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	64350	73500	82700	91900	99250	106600	113950	121300
Fulton County, KY								
VERY LOW INCOME	19050	21750	24450	27150	29350	31500	33700	35850
LOW INCOME	30400	34750	39100	43450	46950	50400	53900	57350
MODERATE INCOME	35900	40250	44600	48950	52450	55900	59400	62850
MOD. INC-GUAR. LOAN	64350	73500	82700	91900	99250	106600	113950	121300
Garrard County, KY								
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	64350	73500	82700	91900	99250	106600	113950	121300
Graves County, KY								
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	64350	73500	82700	91900	99250	106600	113950	121300
Grayson County, KY								
VERY LOW INCOME	19050	21750	24450	27150	29350	31500	33700	35850
LOW INCOME	30400	34750	39100	43450	46950	50400	53900	57350
MODERATE INCOME	35900	40250	44600	48950	52450	55900	59400	62850
MOD. INC-GUAR. LOAN	64350	73500	82700	91900	99250	106600	113950	121300
Green County, KY								
VERY LOW INCOME	19050	21750	24450	27150	29350	31500	33700	35850
LOW INCOME	30400	34750	39100	43450	46950	50400	53900	57350
MODERATE INCOME	35900	40250	44600	48950	52450	55900	59400	62850
MOD. INC-GUAR. LOAN	64350	73500	82700	91900	99250	106600	113950	121300
Harlan County, KY								
VERY LOW INCOME	19050	21750	24450	27150	29350	31500	33700	35850
LOW INCOME	30400	34750	39100	43450	46950	50400	53900	57350
MODERATE INCOME	35900	40250	44600	48950	52450	55900	59400	62850
MOD. INC-GUAR. LOAN	64350	73500	82700	91900	99250	106600	113950	121300
Harrison County, KY								
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	64350	73500	82700	91900	99250	106600	113950	121300

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

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	19050	21750	24450	27150	29350	31500	33700	35850
LOW INCOME	30400	34750	39100	43450	46950	50400	53900	57350
MODERATE INCOME	35900	40250	44600	48950	52450	55900	59400	62850
MOD. INC-GUAR. LOAN	64350	73500	82700	91900	99250	106600	113950	121300
Hickman County, KY								
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	64350	73500	82700	91900	99250	106600	113950	121300
Hopkins County, KY								
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	64350	73500	82700	91900	99250	106600	113950	121300
Jackson County, KY								
VERY LOW INCOME	19050	21750	24450	27150	29350	31500	33700	35850
LOW INCOME	30400	34750	39100	43450	46950	50400	53900	57350
MODERATE INCOME	35900	40250	44600	48950	52450	55900	59400	62850
MOD. INC-GUAR. LOAN	64350	73500	82700	91900	99250	106600	113950	121300
Johnson County, KY								
VERY LOW INCOME	19050	21750	24450	27150	29350	31500	33700	35850
LOW INCOME	30400	34750	39100	43450	46950	50400	53900	57350
MODERATE INCOME	35900	40250	44600	48950	52450	55900	59400	62850
MOD. INC-GUAR. LOAN	64350	73500	82700	91900	99250	106600	113950	121300
Knott County, KY								
VERY LOW INCOME	19050	21750	24450	27150	29350	31500	33700	35850
LOW INCOME	30400	34750	39100	43450	46950	50400	53900	57350
MODERATE INCOME	35900	40250	44600	48950	52450	55900	59400	62850
MOD. INC-GUAR. LOAN	64350	73500	82700	91900	99250	106600	113950	121300
Knox County, KY								
VERY LOW INCOME	19050	21750	24450	27150	29350	31500	33700	35850
LOW INCOME	30400	34750	39100	43450	46950	50400	53900	57350
MODERATE INCOME	35900	40250	44600	48950	52450	55900	59400	62850
MOD. INC-GUAR. LOAN	64350	73500	82700	91900	99250	106600	113950	121300
Laurel County, KY								
VERY LOW INCOME	19050	21750	24450	27150	29350	31500	33700	35850
LOW INCOME	30400	34750	39100	43450	46950	50400	53900	57350
MODERATE INCOME	35900	40250	44600	48950	52450	55900	59400	62850
MOD. INC-GUAR. LOAN	64350	73500	82700	91900	99250	106600	113950	121300

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

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	19050	21750	24450	27150	29350	31500	33700	35850
LOW INCOME	30400	34750	39100	43450	46950	50400	53900	57350
MODERATE INCOME	35900	40250	44600	48950	52450	55900	59400	62850
MOD. INC-GUAR. LOAN	64350	73500	82700	91900	99250	106600	113950	121300
Lee County, KY								
VERY LOW INCOME	19050	21750	24450	27150	29350	31500	33700	35850
LOW INCOME	30400	34750	39100	43450	46950	50400	53900	57350
MODERATE INCOME	35900	40250	44600	48950	52450	55900	59400	62850
MOD. INC-GUAR. LOAN	64350	73500	82700	91900	99250	106600	113950	121300
Leslie County, KY								
VERY LOW INCOME	19050	21750	24450	27150	29350	31500	33700	35850
LOW INCOME	30400	34750	39100	43450	46950	50400	53900	57350
MODERATE INCOME	35900	40250	44600	48950	52450	55900	59400	62850
MOD. INC-GUAR. LOAN	64350	73500	82700	91900	99250	106600	113950	121300
Letcher County, KY								
VERY LOW INCOME	19050	21750	24450	27150	29350	31500	33700	35850
LOW INCOME	30400	34750	39100	43450	46950	50400	53900	57350
MODERATE INCOME	35900	40250	44600	48950	52450	55900	59400	62850
MOD. INC-GUAR. LOAN	64350	73500	82700	91900	99250	106600	113950	121300
Lewis County, KY								
VERY LOW INCOME	19050	21750	24450	27150	29350	31500	33700	35850
LOW INCOME	30400	34750	39100	43450	46950	50400	53900	57350
MODERATE INCOME	35900	40250	44600	48950	52450	55900	59400	62850
MOD. INC-GUAR. LOAN	64350	73500	82700	91900	99250	106600	113950	121300
Lincoln County, KY								
VERY LOW INCOME	19050	21750	24450	27150	29350	31500	33700	35850
LOW INCOME	30400	34750	39100	43450	46950	50400	53900	57350
MODERATE INCOME	35900	40250	44600	48950	52450	55900	59400	62850
MOD. INC-GUAR. LOAN	64350	73500	82700	91900	99250	106600	113950	121300
Livingston County, KY								
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	64350	73500	82700	91900	99250	106600	113950	121300
Logan County, KY								
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	64350	73500	82700	91900	99250	106600	113950	121300

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

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

MFH Direct/Guaranteed with Payment Assistance Method One

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*
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
Magoffin County, KY								
VERY LOW INCOME	19050	21750	24450	27150	29350	31500	33700	35850
LOW INCOME	30400	34750	39100	43450	46950	50400	53900	57350
MODERATE INCOME	35900	40250	44600	48950	52450	55900	59400	62850
MOD. INC-GUAR. LOAN	64350	73500	82700	91900	99250	106600	113950	121300
Marion County, KY								
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	64350	73500	82700	91900	99250	106600	113950	121300
Marshall County, KY								
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	64350	73500	82700	91900	99250	106600	113950	121300
Martin County, KY								
VERY LOW INCOME	19050	21750	24450	27150	29350	31500	33700	35850
LOW INCOME	30400	34750	39100	43450	46950	50400	53900	57350
MODERATE INCOME	35900	40250	44600	48950	52450	55900	59400	62850
MOD. INC-GUAR. LOAN	64350	73500	82700	91900	99250	106600	113950	121300
Mason County, KY								
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	64350	73500	82700	91900	99250	106600	113950	121300
McCracken County, KY								
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	64350	73500	82700	91900	99250	106600	113950	121300

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

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	19050	21750	24450	27150	29350	31500	33700	35850
LOW INCOME	30400	34750	39100	43450	46950	50400	53900	57350
MODERATE INCOME	35900	40250	44600	48950	52450	55900	59400	62850
MOD. INC-GUAR. LOAN	64350	73500	82700	91900	99250	106600	113950	121300
Menifee County, KY								
VERY LOW INCOME	19050	21750	24450	27150	29350	31500	33700	35850
LOW INCOME	30400	34750	39100	43450	46950	50400	53900	57350
MODERATE INCOME	35900	40250	44600	48950	52450	55900	59400	62850
MOD. INC-GUAR. LOAN	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
Metcalfe County, KY								
VERY LOW INCOME	19050	21750	24450	27150	29350	31500	33700	35850
LOW INCOME	30400	34750	39100	43450	46950	50400	53900	57350
MODERATE INCOME	35900	40250	44600	48950	52450	55900	59400	62850
MOD. INC-GUAR. LOAN	64350	73500	82700	91900	99250	106600	113950	121300
Monroe County, KY								
VERY LOW INCOME	19050	21750	24450	27150	29350	31500	33700	35850
LOW INCOME	30400	34750	39100	43450	46950	50400	53900	57350
MODERATE INCOME	35900	40250	44600	48950	52450	55900	59400	62850
MOD. INC-GUAR. LOAN	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
Morgan County, KY								
VERY LOW INCOME	19050	21750	24450	27150	29350	31500	33700	35850
LOW INCOME	30400	34750	39100	43450	46950	50400	53900	57350
MODERATE INCOME	35900	40250	44600	48950	52450	55900	59400	62850
MOD. INC-GUAR. LOAN	64350	73500	82700	91900	99250	106600	113950	121300
Muhlenberg County, KY								
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	64350	73500	82700	91900	99250	106600	113950	121300

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

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	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	64350	73500	82700	91900	99250	106600	113950	121300
Nicholas 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	64350	73500	82700	91900	99250	106600	113950	121300
Ohio County, KY								
VERY LOW INCOME	19050	21750	24450	27150	29350	31500	33700	35850
LOW INCOME	30400	34750	39100	43450	46950	50400	53900	57350
MODERATE INCOME	35900	40250	44600	48950	52450	55900	59400	62850
MOD. INC-GUAR. LOAN	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
Owsley County, KY								
VERY LOW INCOME	19050	21750	24450	27150	29350	31500	33700	35850
LOW INCOME	30400	34750	39100	43450	46950	50400	53900	57350
MODERATE INCOME	35900	40250	44600	48950	52450	55900	59400	62850
MOD. INC-GUAR. LOAN	64350	73500	82700	91900	99250	106600	113950	121300
Perry County, KY								
VERY LOW INCOME	19050	21750	24450	27150	29350	31500	33700	35850
LOW INCOME	30400	34750	39100	43450	46950	50400	53900	57350
MODERATE INCOME	35900	40250	44600	48950	52450	55900	59400	62850
MOD. INC-GUAR. LOAN	64350	73500	82700	91900	99250	106600	113950	121300
Pike County, KY								
VERY LOW INCOME	19050	21750	24450	27150	29350	31500	33700	35850
LOW INCOME	30400	34750	39100	43450	46950	50400	53900	57350
MODERATE INCOME	35900	40250	44600	48950	52450	55900	59400	62850
MOD. INC-GUAR. LOAN	64350	73500	82700	91900	99250	106600	113950	121300
Powell County, KY								
VERY LOW INCOME	19050	21750	24450	27150	29350	31500	33700	35850
LOW INCOME	30400	34750	39100	43450	46950	50400	53900	57350
MODERATE INCOME	35900	40250	44600	48950	52450	55900	59400	62850
MOD. INC-GUAR. LOAN	64350	73500	82700	91900	99250	106600	113950	121300

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

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	19050	21750	24450	27150	29350	31500	33700	35850
LOW INCOME	30400	34750	39100	43450	46950	50400	53900	57350
MODERATE INCOME	35900	40250	44600	48950	52450	55900	59400	62850
MOD. INC-GUAR. LOAN	64350	73500	82700	91900	99250	106600	113950	121300
Robertson County, KY								
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	64350	73500	82700	91900	99250	106600	113950	121300
Rockcastle County, KY								
VERY LOW INCOME	19050	21750	24450	27150	29350	31500	33700	35850
LOW INCOME	30400	34750	39100	43450	46950	50400	53900	57350
MODERATE INCOME	35900	40250	44600	48950	52450	55900	59400	62850
MOD. INC-GUAR. LOAN	64350	73500	82700	91900	99250	106600	113950	121300
Rowan County, KY								
VERY LOW INCOME	19050	21750	24450	27150	29350	31500	33700	35850
LOW INCOME	30400	34750	39100	43450	46950	50400	53900	57350
MODERATE INCOME	35900	40250	44600	48950	52450	55900	59400	62850
MOD. INC-GUAR. LOAN	64350	73500	82700	91900	99250	106600	113950	121300
Russell County, KY								
VERY LOW INCOME	19050	21750	24450	27150	29350	31500	33700	35850
LOW INCOME	30400	34750	39100	43450	46950	50400	53900	57350
MODERATE INCOME	35900	40250	44600	48950	52450	55900	59400	62850
MOD. INC-GUAR. LOAN	64350	73500	82700	91900	99250	106600	113950	121300
Simpson County, KY								
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	64350	73500	82700	91900	99250	106600	113950	121300
Taylor County, KY								
VERY LOW INCOME	19050	21750	24450	27150	29350	31500	33700	35850
LOW INCOME	30400	34750	39100	43450	46950	50400	53900	57350
MODERATE INCOME	35900	40250	44600	48950	52450	55900	59400	62850
MOD. INC-GUAR. LOAN	64350	73500	82700	91900	99250	106600	113950	121300
Todd County, KY								
VERY LOW INCOME	19050	21750	24450	27150	29350	31500	33700	35850
LOW INCOME	30400	34750	39100	43450	46950	50400	53900	57350
MODERATE INCOME	35900	40250	44600	48950	52450	55900	59400	62850
MOD. INC-GUAR. LOAN	64350	73500	82700	91900	99250	106600	113950	121300

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

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	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	64350	73500	82700	91900	99250	106600	113950	121300
Washington 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	64350	73500	82700	91900	99250	106600	113950	121300
Wayne County, KY								
VERY LOW INCOME	19050	21750	24450	27150	29350	31500	33700	35850
LOW INCOME	30400	34750	39100	43450	46950	50400	53900	57350
MODERATE INCOME	35900	40250	44600	48950	52450	55900	59400	62850
MOD. INC-GUAR. LOAN	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
Whitley County, KY								
VERY LOW INCOME	19050	21750	24450	27150	29350	31500	33700	35850
LOW INCOME	30400	34750	39100	43450	46950	50400	53900	57350
MODERATE INCOME	35900	40250	44600	48950	52450	55900	59400	62850
MOD. INC-GUAR. LOAN	64350	73500	82700	91900	99250	106600	113950	121300
Wolfe County, KY								
VERY LOW INCOME	19050	21750	24450	27150	29350	31500	33700	35850
LOW INCOME	30400	34750	39100	43450	46950	50400	53900	57350
MODERATE INCOME	35900	40250	44600	48950	52450	55900	59400	62850
MOD. INC-GUAR. LOAN	64350	73500	82700	91900	99250	106600	113950	121300

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

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	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	64350	73500	82700	91900	99250	106600	113950	121300
Baton Rouge, LA MSA								
Baton Rouge, LA HUD Metro FMR Area								
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	64350	73500	82700	91900	99250	106600	113950	121300
Iberville Parish, LA 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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
Houma-Thibodaux, LA MSA								
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	64350	73500	82700	91900	99250	106600	113950	121300
Lafayette, LA MSA								
Acadia Parish, LA HUD Metro FMR Area								
VERY LOW INCOME	19850	22650	25500	28300	30600	32850	35100	37400
LOW INCOME	31700	36250	40750	45300	48900	52550	56150	59800
MODERATE INCOME	37200	41750	46250	50800	54400	58050	61650	65300
MOD.INC-GUAR.LOAN	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN 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 with Payment Assistance Method One

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	64350	73500	82700	91900	99250	106600	113950	121300
Vermilion Parish, LA 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	64350	73500	82700	91900	99250	106600	113950	121300
Lake Charles, LA MSA								
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	64350	73500	82700	91900	99250	106600	113950	121300
Monroe, LA MSA								
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300

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MFH Direct/Guaranteed with Payment Assistance Method One

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	64350	73500	82700	91900	99250	106600	113950	121300
Allen Parish, LA								
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
Beauregard Parish, LA								
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
Catahoula Parish, LA								
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	64350	73500	82700	91900	99250	106600	113950	121300

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN 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 with Payment Assistance Method One

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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300

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MFH Direct/Guaranteed with Payment Assistance Method One

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	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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN 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 with Payment Assistance Method One

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	64350	73500	82700	91900	99250	106600	113950	121300	
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	64350	73500	82700	91900	99250	106600	113950	121300	
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	64350	73500	82700	91900	99250	106600	113950	121300	
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	64350	73500	82700	91900	99250	106600	113950	121300	
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	64350	73500	82700	91900	99250	106600	113950	121300	
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	64350	73500	82700	91900	99250	106600	113950	121300	

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

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	64350	73500	82700	91900	99250	106600	113950	121300	
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	64350	73500	82700	91900	99250	106600	113950	121300	
Lewiston-Auburn, ME MSA									
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	64350	73500	82700	91900	99250	106600	113950	121300	
Portland-South Portland, ME MSA									
Cumberland County, ME (part) 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	64350	73500	82700	91900	99250	106600	113950	121300	
Portland, ME HUD Metro FMR Area									
VERY LOW INCOME	35150	40150	45150	50150	54200	58200	62200	66200	
LOW INCOME	55950	63900	71900	79900	86300	92700	99100	105450	
MODERATE INCOME	61450	69400	77400	85400	91800	98200	104600	110950	
MOD.INC-GUAR.LOAN	80400	91900	103350	114850	124050	133250	142400	151600	
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	64350	73500	82700	91900	99250	106600	113950	121300	
York County, ME (part) 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	

* 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 8+ PERSON FAMILIES

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	36900	42150	47400	52650	56900	61100	65300	69500
LOW INCOME	55950	63900	71900	79900	86300	92700	99100	105450
MODERATE INCOME	61450	69400	77400	85400	91800	98200	104600	110950
MOD. INC-GUAR. LOAN	80400	91900	103350	114850	124050	133250	142400	151600
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
Hancock County, ME								
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
Knox County, ME								
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300

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

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	64350	73500	82700	91900	99250	106600	113950	121300	
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	64350	73500	82700	91900	99250	106600	113950	121300	
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	64350	73500	82700	91900	99250	106600	113950	121300	
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	64350	73500	82700	91900	99250	106600	113950	121300	
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	64350	73500	82700	91900	99250	106600	113950	121300	

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

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	36800	42050	47300	52550	56800	61000	65200	69400
LOW INCOME	55950	63900	71900	79900	86300	92700	99100	105450
MODERATE INCOME	61450	69400	77400	85400	91800	98200	104600	110950
MOD.INC-GUAR.LOAN	80400	91900	103350	114850	124050	133250	142400	151600
California-Lexington Park, MD MSA								
VERY LOW INCOME	38050	43500	48950	54350	58700	63050	67400	71750
LOW INCOME	55950	63900	71900	79900	86300	92700	99100	105450
MODERATE INCOME	61450	69400	77400	85400	91800	98200	104600	110950
MOD.INC-GUAR.LOAN	80400	91900	103350	114850	124050	133250	142400	151600
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	71650	81900	92100	102350	110550	118750	126900	135100
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	71650	81900	92100	102350	110550	118750	126900	135100
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	71650	81900	92100	102350	110550	118750	126900	135100
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	71650	81900	92100	102350	110550	118750	126900	135100

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

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	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	71650	81900	92100	102350	110550	118750	126900	135100
Washington-Arlington-Alexandria, DC-VA-M								
Washington-Arlington-Alexandria, DC-VA-MD HUD Metro FMR Area								
VERY LOW INCOME	45150	51600	58050	64500	69700	74850	80000	85150
LOW INCOME	57600	65850	74050	82300	88900	95450	102050	108650
MODERATE INCOME	63100	71350	79550	87800	94400	100950	107550	114150
MOD.INC-GUAR.LOAN	82800	94650	106450	118300	127750	137250	146700	156150
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	71650	81900	92100	102350	110550	118750	126900	135100
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	71650	81900	92100	102350	110550	118750	126900	135100
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	71650	81900	92100	102350	110550	118750	126900	135100
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	71650	81900	92100	102350	110550	118750	126900	135100
Talbot County, MD								
VERY LOW INCOME	30600	35000	39350	43700	47200	50700	54200	57700
LOW INCOME	48950	55900	62900	69900	75500	81100	86700	92250
MODERATE INCOME	54450	61400	68400	75400	81000	86600	92200	97750
MOD.INC-GUAR.LOAN	71650	81900	92100	102350	110550	118750	126900	135100

* 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 8+ PERSON FAMILIES

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

MFH Direct/Guaranteed with Payment Assistance Method One

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*
Barnstable Town, MA MSA								
VERY LOW INCOME	34050	38900	43750	48600	52500	56400	60300	64200
LOW INCOME	54450	62200	70000	77750	83950	90200	96400	102650
MODERATE INCOME	59950	67700	75500	83250	89450	95700	101900	108150
MOD.INC-GUAR.LOAN	78250	89400	100600	111750	120700	129650	138550	147500
Boston-Cambridge-Newton, MA-NH MSA								
Boston-Cambridge-Quincy, MA-NH HUD Metro FMR Area								
VERY LOW INCOME	47000	53700	60400	67100	72500	77850	83250	88600
LOW INCOME	76250	87150	98050	108950	117650	126400	135100	143800
MODERATE INCOME	81750	92650	103550	114450	123150	131900	140600	149300
MOD.INC-GUAR.LOAN	109600	125300	140950	156600	169150	181650	194200	206700
Brockton, MA HUD Metro FMR Area								
VERY LOW INCOME	35000	40000	45000	49950	53950	57950	61950	65950
LOW INCOME	55950	63900	71900	79900	86300	92700	99100	105450
MODERATE INCOME	61450	69400	77400	85400	91800	98200	104600	110950
MOD.INC-GUAR.LOAN	80400	91900	103350	114850	124050	133250	142400	151600
Lawrence, MA-NH HUD Metro FMR Area								
VERY LOW INCOME	36050	41200	46350	51450	55600	59700	63800	67950
LOW INCOME	55950	63900	71900	79900	86300	92700	99100	105450
MODERATE INCOME	61450	69400	77400	85400	91800	98200	104600	110950
MOD.INC-GUAR.LOAN	80400	91900	103350	114850	124050	133250	142400	151600
Lowell, MA HUD Metro FMR Area								
VERY LOW INCOME	39550	45200	50850	56450	61000	65500	70000	74550
LOW INCOME	55950	63900	71900	79900	86300	92700	99100	105450
MODERATE INCOME	61450	69400	77400	85400	91800	98200	104600	110950
MOD.INC-GUAR.LOAN	80400	91900	103350	114850	124050	133250	142400	151600
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 with Payment Assistance Method One

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	44600	50950	57300	63650	68750	73850	78950	84050
LOW INCOME	55950	63900	71900	79900	86300	92700	99100	105450
MODERATE INCOME	61450	69400	77400	85400	91800	98200	104600	110950
MOD.INC-GUAR.LOAN	80400	91900	103350	114850	124050	133250	142400	151600
New Bedford, MA HUD Metro FMR Area								
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	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	55950	63900	71900	79900	86300	92700	99100	105450
MODERATE INCOME	61450	69400	77400	85400	91800	98200	104600	110950
MOD.INC-GUAR.LOAN	80400	91900	103350	114850	124050	133250	142400	151600
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	41000	46850	52700	58550	63250	67950	72650	77300
LOW INCOME	55950	63900	71900	79900	86300	92700	99100	105450
MODERATE INCOME	61450	69400	77400	85400	91800	98200	104600	110950
MOD.INC-GUAR.LOAN	80400	91900	103350	114850	124050	133250	142400	151600
Fitchburg-Leominster, MA HUD Metro FMR Area								
VERY LOW INCOME	31400	35850	40350	44800	48400	52000	55600	59150
LOW INCOME	50200	57350	64550	71700	77450	83150	88900	94650
MODERATE INCOME	55700	62850	70050	77200	82950	88650	94400	100150
MOD.INC-GUAR.LOAN	77600	88700	99750	110850	119700	128600	137450	146300

* 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 8+ PERSON FAMILIES

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	34600	39550	44500	49400	53400	57350	61300	65250
LOW INCOME	55350	63250	71150	79050	85350	91700	98000	104350
MODERATE INCOME	60850	68750	76650	84550	90850	97200	103500	109850
MOD.INC-GUAR.LOAN	79550	90900	102300	113650	122750	131850	140950	150000
Dukes County, MA								
VERY LOW INCOME	38500	44000	49500	55000	59400	63800	68200	72600
LOW INCOME	64500	73700	82950	92150	99500	106900	114250	121650
MODERATE INCOME	70000	79200	88450	97650	105000	112400	119750	127150
MOD.INC-GUAR.LOAN	92700	105950	119200	132450	143050	153650	164250	174850
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	42900	49000	55150	61250	66150	71050	75950	80850
LOW INCOME	66000	75450	84850	94300	101850	109400	116950	124500
MODERATE INCOME	71500	80950	90350	99800	107350	114900	122450	130000
MOD.INC-GUAR.LOAN	94900	108450	122000	135550	146400	157250	168100	178950

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

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	37300	42600	47950	53250	57550	61800	66050	70300
LOW INCOME	55950	63900	71900	79900	86300	92700	99100	105450
MODERATE INCOME	61450	69400	77400	85400	91800	98200	104600	110950
MOD. INC-GUAR. LOAN	80400	91900	103350	114850	124050	133250	142400	151600
Battle Creek, MI 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	64350	73500	82700	91900	99250	106600	113950	121300
Bay City, MI 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	64350	73500	82700	91900	99250	106600	113950	121300
Detroit-Warren-Dearborn, MI MSA								
Detroit-Warren-Livonia, MI 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
Livingston County, MI HUD Metro FMR Area								
VERY LOW INCOME	35850	41000	46100	51200	55300	59400	63500	67600
LOW INCOME	55950	63900	71900	79900	86300	92700	99100	105450
MODERATE INCOME	61450	69400	77400	85400	91800	98200	104600	110950
MOD. INC-GUAR. LOAN	80400	91900	103350	114850	124050	133250	142400	151600
Flint, MI 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	64350	73500	82700	91900	99250	106600	113950	121300
Grand Rapids-Wyoming, MI MSA								
Barry County, MI HUD Metro FMR Area								
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	64350	73500	82700	91900	99250	106600	113950	121300

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN 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 with Payment Assistance Method One

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	30500	34850	39200	43550	47050	50550	54050	57500
LOW INCOME	48800	55750	62750	69700	75300	80850	86450	92000
MODERATE INCOME	54300	61250	68250	75200	80800	86350	91950	97500
MOD.INC-GUAR.LOAN	70150	80150	90200	100200	108200	116250	124250	132250
Montcalm County, MI HUD Metro FMR Area								
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
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

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MFH Direct/Guaranteed with Payment Assistance Method One

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	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	64350	73500	82700	91900	99250	106600	113950	121300
Niles-Benton Harbor, MI 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	64350	73500	82700	91900	99250	106600	113950	121300
Saginaw, MI 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	64350	73500	82700	91900	99250	106600	113950	121300
South Bend-Mishawaka, IN-MI MSA								
Cass County, MI HUD Metro FMR Area								
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	64350	73500	82700	91900	99250	106600	113950	121300
Alcona 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	64350	73500	82700	91900	99250	106600	113950	121300
Alger 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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300

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MFH Direct/Guaranteed with Payment Assistance Method One

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	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	64350	73500	82700	91900	99250	106600	113950	121300
Antrim County, MI								
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	64350	73500	82700	91900	99250	106600	113950	121300
Arenac 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	64350	73500	82700	91900	99250	106600	113950	121300
Baraga 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	64350	73500	82700	91900	99250	106600	113950	121300
Benzie County, MI								
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	64350	73500	82700	91900	99250	106600	113950	121300
Branch 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	64350	73500	82700	91900	99250	106600	113950	121300
Charlevoix County, MI								
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	64350	73500	82700	91900	99250	106600	113950	121300
Cheboygan 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	64350	73500	82700	91900	99250	106600	113950	121300

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

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	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	64350	73500	82700	91900	99250	106600	113950	121300
Clare 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	64350	73500	82700	91900	99250	106600	113950	121300
Crawford 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	64350	73500	82700	91900	99250	106600	113950	121300
Delta 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	64350	73500	82700	91900	99250	106600	113950	121300
Dickinson 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	64350	73500	82700	91900	99250	106600	113950	121300
Emmet County, MI								
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	64350	73500	82700	91900	99250	106600	113950	121300
Gladwin 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	64350	73500	82700	91900	99250	106600	113950	121300
Gogebic 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	64350	73500	82700	91900	99250	106600	113950	121300

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

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	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
Gratiot 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	64350	73500	82700	91900	99250	106600	113950	121300
Hillsdale 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	64350	73500	82700	91900	99250	106600	113950	121300
Houghton County, MI								
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	64350	73500	82700	91900	99250	106600	113950	121300
Huron 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	64350	73500	82700	91900	99250	106600	113950	121300
Ionia County, MI								
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	64350	73500	82700	91900	99250	106600	113950	121300
Iosco 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	64350	73500	82700	91900	99250	106600	113950	121300
Iron 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	64350	73500	82700	91900	99250	106600	113950	121300

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

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	64350	73500	82700	91900	99250	106600	113950	121300
Kalkaska 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	64350	73500	82700	91900	99250	106600	113950	121300
Keweenaw County, MI								
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	64350	73500	82700	91900	99250	106600	113950	121300
Lake 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	64350	73500	82700	91900	99250	106600	113950	121300
Leelanau County, MI								
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
Luce 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	64350	73500	82700	91900	99250	106600	113950	121300
Mackinac 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	64350	73500	82700	91900	99250	106600	113950	121300

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

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
Mason County, MI								
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	64350	73500	82700	91900	99250	106600	113950	121300
Mecosta 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	64350	73500	82700	91900	99250	106600	113950	121300
Menominee 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	64350	73500	82700	91900	99250	106600	113950	121300
Missaukee 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	64350	73500	82700	91900	99250	106600	113950	121300
Montmorency 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	64350	73500	82700	91900	99250	106600	113950	121300
Newaygo 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	64350	73500	82700	91900	99250	106600	113950	121300

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MFH Direct/Guaranteed with Payment Assistance Method One

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	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	64350	73500	82700	91900	99250	106600	113950	121300
Ogemaw 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	64350	73500	82700	91900	99250	106600	113950	121300
Ontonagon 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	64350	73500	82700	91900	99250	106600	113950	121300
Osceola 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	64350	73500	82700	91900	99250	106600	113950	121300
Oscoda 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	64350	73500	82700	91900	99250	106600	113950	121300
Otsego 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	64350	73500	82700	91900	99250	106600	113950	121300
Presque Isle 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	64350	73500	82700	91900	99250	106600	113950	121300
Roscommon 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	64350	73500	82700	91900	99250	106600	113950	121300

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN 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 with Payment Assistance Method One

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	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	64350	73500	82700	91900	99250	106600	113950	121300	
Schoolcraft 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	64350	73500	82700	91900	99250	106600	113950	121300	
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	64350	73500	82700	91900	99250	106600	113950	121300	
St. Joseph 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	64350	73500	82700	91900	99250	106600	113950	121300	
Tuscola 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	64350	73500	82700	91900	99250	106600	113950	121300	
Wexford 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	64350	73500	82700	91900	99250	106600	113950	121300	

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

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	67400	77050	86650	96300	104000	111700	119400	127100
Fargo, ND-MN MSA								
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
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	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
Mankato-North Mankato, MN MSA								
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	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

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

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	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	67400	77050	86650	96300	104000	111700	119400	127100
Minneapolis-St. Paul-Bloomington, MN-WI HUD Metro FMR Area								
VERY LOW INCOME	36750	42000	47250	52450	56650	60850	65050	69250
LOW INCOME	55950	63900	71900	79900	86300	92700	99100	105450
MODERATE INCOME	61450	69400	77400	85400	91800	98200	104600	110950
MOD.INC-GUAR.LOAN	80400	91900	103350	114850	124050	133250	142400	151600
Sibley County, MN 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	67400	77050	86650	96300	104000	111700	119400	127100
Rochester, MN MSA								
Fillmore County, MN HUD Metro FMR Area								
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	67400	77050	86650	96300	104000	111700	119400	127100
Rochester, MN HUD Metro FMR Area								
VERY LOW INCOME	35450	40500	45550	50600	54650	58700	62750	66800
LOW INCOME	55950	63900	71900	79900	86300	92700	99100	105450
MODERATE INCOME	61450	69400	77400	85400	91800	98200	104600	110950
MOD.INC-GUAR.LOAN	80400	91900	103350	114850	124050	133250	142400	151600
Wabasha County, MN HUD Metro FMR Area								
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	67400	77050	86650	96300	104000	111700	119400	127100
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	67400	77050	86650	96300	104000	111700	119400	127100

* 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 8+ PERSON FAMILIES

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	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	67400	77050	86650	96300	104000	111700	119400	127100
Becker County, MN								
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	67400	77050	86650	96300	104000	111700	119400	127100
Beltrami County, MN								
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	67400	77050	86650	96300	104000	111700	119400	127100
Big Stone County, MN								
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	67400	77050	86650	96300	104000	111700	119400	127100
Brown County, MN								
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	67400	77050	86650	96300	104000	111700	119400	127100
Cass County, MN								
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	67400	77050	86650	96300	104000	111700	119400	127100
Chippewa County, MN								
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	67400	77050	86650	96300	104000	111700	119400	127100
Clearwater County, MN								
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	67400	77050	86650	96300	104000	111700	119400	127100

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

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	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	67400	77050	86650	96300	104000	111700	119400	127100
Cottonwood County, MN								
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	67400	77050	86650	96300	104000	111700	119400	127100
Crow Wing County, MN								
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	67400	77050	86650	96300	104000	111700	119400	127100
Douglas County, MN								
VERY LOW INCOME	28050	32050	36050	40050	43300	46500	49700	52900
LOW INCOME	44850	51300	57700	64100	69250	74350	79500	84600
MODERATE INCOME	50350	56800	63200	69600	74750	79850	85000	90100
MOD. INC-GUAR. LOAN	67400	77050	86650	96300	104000	111700	119400	127100
Faribault County, MN								
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	67400	77050	86650	96300	104000	111700	119400	127100
Freeborn County, MN								
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	67400	77050	86650	96300	104000	111700	119400	127100
Goodhue County, MN								
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
Grant County, MN								
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	67400	77050	86650	96300	104000	111700	119400	127100

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

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	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	67400	77050	86650	96300	104000	111700	119400	127100
Itasca County, MN								
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	67400	77050	86650	96300	104000	111700	119400	127100
Jackson County, MN								
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	67400	77050	86650	96300	104000	111700	119400	127100
Kanabec County, MN								
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	67400	77050	86650	96300	104000	111700	119400	127100
Kandiyohi 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	67400	77050	86650	96300	104000	111700	119400	127100
Kittson County, MN								
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	67400	77050	86650	96300	104000	111700	119400	127100
Koochiching County, MN								
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	67400	77050	86650	96300	104000	111700	119400	127100
Lac qui Parle County, MN								
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	67400	77050	86650	96300	104000	111700	119400	127100

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

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	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	67400	77050	86650	96300	104000	111700	119400	127100
Lake of the Woods County, MN								
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	67400	77050	86650	96300	104000	111700	119400	127100
Lincoln County, MN								
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	67400	77050	86650	96300	104000	111700	119400	127100
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	67400	77050	86650	96300	104000	111700	119400	127100
Mahnomen County, MN								
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	67400	77050	86650	96300	104000	111700	119400	127100
Marshall 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	67400	77050	86650	96300	104000	111700	119400	127100
Martin County, MN								
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	67400	77050	86650	96300	104000	111700	119400	127100
McLeod County, MN								
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	67400	77050	86650	96300	104000	111700	119400	127100

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

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	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	67400	77050	86650	96300	104000	111700	119400	127100
Morrison County, MN								
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	67400	77050	86650	96300	104000	111700	119400	127100
Mower County, MN								
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	67400	77050	86650	96300	104000	111700	119400	127100
Murray 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	67400	77050	86650	96300	104000	111700	119400	127100
Nobles County, MN								
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	67400	77050	86650	96300	104000	111700	119400	127100
Norman County, MN								
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	67400	77050	86650	96300	104000	111700	119400	127100
Otter Tail County, MN								
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	67400	77050	86650	96300	104000	111700	119400	127100
Pennington County, MN								
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	67400	77050	86650	96300	104000	111700	119400	127100

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

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	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	67400	77050	86650	96300	104000	111700	119400	127100
Pipestone County, MN								
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	67400	77050	86650	96300	104000	111700	119400	127100
Pope 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	67400	77050	86650	96300	104000	111700	119400	127100
Red Lake County, MN								
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	67400	77050	86650	96300	104000	111700	119400	127100
Redwood County, MN								
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	67400	77050	86650	96300	104000	111700	119400	127100
Renville County, MN								
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	67400	77050	86650	96300	104000	111700	119400	127100
Rice County, MN								
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
Rock County, MN								
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	67400	77050	86650	96300	104000	111700	119400	127100

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

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	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	67400	77050	86650	96300	104000	111700	119400	127100
Steele 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	67400	77050	86650	96300	104000	111700	119400	127100
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	67400	77050	86650	96300	104000	111700	119400	127100
Swift County, MN								
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	67400	77050	86650	96300	104000	111700	119400	127100
Todd County, MN								
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	67400	77050	86650	96300	104000	111700	119400	127100
Traverse County, MN								
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	67400	77050	86650	96300	104000	111700	119400	127100
Wadena County, MN								
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	67400	77050	86650	96300	104000	111700	119400	127100
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	67400	77050	86650	96300	104000	111700	119400	127100

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MFH Direct/Guaranteed with Payment Assistance Method One

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	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	67400	77050	86650	96300	104000	111700	119400	127100	
Wilkin County, MN									
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	67400	77050	86650	96300	104000	111700	119400	127100	
Winona County, MN									
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	67400	77050	86650	96300	104000	111700	119400	127100	
Yellow Medicine County, MN									
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	67400	77050	86650	96300	104000	111700	119400	127100	

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MFH Direct/Guaranteed with Payment Assistance Method One

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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
Jackson, MS MSA								
Jackson, MS 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	64350	73500	82700	91900	99250	106600	113950	121300
Simpson County, MS HUD Metro FMR Area								
VERY LOW INCOME	18600	21250	23900	26550	28700	30800	32950	35050
LOW INCOME	29750	34000	38250	42500	45900	49300	52700	56100
MODERATE INCOME	35250	39500	43750	48000	51400	54800	58200	61600
MOD.INC-GUAR.LOAN	64350	73500	82700	91900	99250	106600	113950	121300
Yazoo County, MS HUD Metro FMR Area								
VERY LOW INCOME	18600	21250	23900	26550	28700	30800	32950	35050
LOW INCOME	29750	34000	38250	42500	45900	49300	52700	56100
MODERATE INCOME	35250	39500	43750	48000	51400	54800	58200	61600
MOD.INC-GUAR.LOAN	64350	73500	82700	91900	99250	106600	113950	121300
Memphis, TN-MS-AR MSA								
Benton County, MS HUD Metro FMR Area								
VERY LOW INCOME	18600	21250	23900	26550	28700	30800	32950	35050
LOW INCOME	29750	34000	38250	42500	45900	49300	52700	56100
MODERATE INCOME	35250	39500	43750	48000	51400	54800	58200	61600
MOD.INC-GUAR.LOAN	64350	73500	82700	91900	99250	106600	113950	121300

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MFH Direct/Guaranteed with Payment Assistance Method One

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	64350	73500	82700	91900	99250	106600	113950	121300
Memphis, TN-MS-AR HUD Metro FMR Area								
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	64350	73500	82700	91900	99250	106600	113950	121300
Tate County, MS HUD Metro FMR Area								
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	64350	73500	82700	91900	99250	106600	113950	121300
Tunica County, MS HUD Metro FMR Area								
VERY LOW INCOME	18600	21250	23900	26550	28700	30800	32950	35050
LOW INCOME	29750	34000	38250	42500	45900	49300	52700	56100
MODERATE INCOME	35250	39500	43750	48000	51400	54800	58200	61600
MOD.INC-GUAR.LOAN	64350	73500	82700	91900	99250	106600	113950	121300
Adams County, MS								
VERY LOW INCOME	18600	21250	23900	26550	28700	30800	32950	35050
LOW INCOME	29750	34000	38250	42500	45900	49300	52700	56100
MODERATE INCOME	35250	39500	43750	48000	51400	54800	58200	61600
MOD.INC-GUAR.LOAN	64350	73500	82700	91900	99250	106600	113950	121300
Alcorn County, MS								
VERY LOW INCOME	18600	21250	23900	26550	28700	30800	32950	35050
LOW INCOME	29750	34000	38250	42500	45900	49300	52700	56100
MODERATE INCOME	35250	39500	43750	48000	51400	54800	58200	61600
MOD.INC-GUAR.LOAN	64350	73500	82700	91900	99250	106600	113950	121300
Amite County, MS								
VERY LOW INCOME	18600	21250	23900	26550	28700	30800	32950	35050
LOW INCOME	29750	34000	38250	42500	45900	49300	52700	56100
MODERATE INCOME	35250	39500	43750	48000	51400	54800	58200	61600
MOD.INC-GUAR.LOAN	64350	73500	82700	91900	99250	106600	113950	121300
Attala County, MS								
VERY LOW INCOME	18600	21250	23900	26550	28700	30800	32950	35050
LOW INCOME	29750	34000	38250	42500	45900	49300	52700	56100
MODERATE INCOME	35250	39500	43750	48000	51400	54800	58200	61600
MOD.INC-GUAR.LOAN	64350	73500	82700	91900	99250	106600	113950	121300

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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 with Payment Assistance Method One

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	18600	21250	23900	26550	28700	30800	32950	35050
LOW INCOME	29750	34000	38250	42500	45900	49300	52700	56100
MODERATE INCOME	35250	39500	43750	48000	51400	54800	58200	61600
MOD. INC-GUAR. LOAN	64350	73500	82700	91900	99250	106600	113950	121300
Calhoun County, MS								
VERY LOW INCOME	18600	21250	23900	26550	28700	30800	32950	35050
LOW INCOME	29750	34000	38250	42500	45900	49300	52700	56100
MODERATE INCOME	35250	39500	43750	48000	51400	54800	58200	61600
MOD. INC-GUAR. LOAN	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
Chickasaw County, MS								
VERY LOW INCOME	18600	21250	23900	26550	28700	30800	32950	35050
LOW INCOME	29750	34000	38250	42500	45900	49300	52700	56100
MODERATE INCOME	35250	39500	43750	48000	51400	54800	58200	61600
MOD. INC-GUAR. LOAN	64350	73500	82700	91900	99250	106600	113950	121300
Choctaw County, MS								
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	64350	73500	82700	91900	99250	106600	113950	121300
Claiborne County, MS								
VERY LOW INCOME	18600	21250	23900	26550	28700	30800	32950	35050
LOW INCOME	29750	34000	38250	42500	45900	49300	52700	56100
MODERATE INCOME	35250	39500	43750	48000	51400	54800	58200	61600
MOD. INC-GUAR. LOAN	64350	73500	82700	91900	99250	106600	113950	121300
Clarke County, MS								
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	64350	73500	82700	91900	99250	106600	113950	121300
Clay County, MS								
VERY LOW INCOME	18600	21250	23900	26550	28700	30800	32950	35050
LOW INCOME	29750	34000	38250	42500	45900	49300	52700	56100
MODERATE INCOME	35250	39500	43750	48000	51400	54800	58200	61600
MOD. INC-GUAR. LOAN	64350	73500	82700	91900	99250	106600	113950	121300

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

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	18600	21250	23900	26550	28700	30800	32950	35050
LOW INCOME	29750	34000	38250	42500	45900	49300	52700	56100
MODERATE INCOME	35250	39500	43750	48000	51400	54800	58200	61600
MOD. INC-GUAR. LOAN	64350	73500	82700	91900	99250	106600	113950	121300
Covington County, MS								
VERY LOW INCOME	18600	21250	23900	26550	28700	30800	32950	35050
LOW INCOME	29750	34000	38250	42500	45900	49300	52700	56100
MODERATE INCOME	35250	39500	43750	48000	51400	54800	58200	61600
MOD. INC-GUAR. LOAN	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
George County, MS								
VERY LOW INCOME	21800	24900	28000	31100	33600	36100	38600	41100
LOW INCOME	34850	39800	44800	49750	53750	57700	61700	65650
MODERATE INCOME	40350	45300	50300	55250	59250	63200	67200	71150
MOD. INC-GUAR. LOAN	64350	73500	82700	91900	99250	106600	113950	121300
Greene County, MS								
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	64350	73500	82700	91900	99250	106600	113950	121300
Grenada County, MS								
VERY LOW INCOME	18600	21250	23900	26550	28700	30800	32950	35050
LOW INCOME	29750	34000	38250	42500	45900	49300	52700	56100
MODERATE INCOME	35250	39500	43750	48000	51400	54800	58200	61600
MOD. INC-GUAR. LOAN	64350	73500	82700	91900	99250	106600	113950	121300
Holmes County, MS								
VERY LOW INCOME	18600	21250	23900	26550	28700	30800	32950	35050
LOW INCOME	29750	34000	38250	42500	45900	49300	52700	56100
MODERATE INCOME	35250	39500	43750	48000	51400	54800	58200	61600
MOD. INC-GUAR. LOAN	64350	73500	82700	91900	99250	106600	113950	121300
Humphreys County, MS								
VERY LOW INCOME	18600	21250	23900	26550	28700	30800	32950	35050
LOW INCOME	29750	34000	38250	42500	45900	49300	52700	56100
MODERATE INCOME	35250	39500	43750	48000	51400	54800	58200	61600
MOD. INC-GUAR. LOAN	64350	73500	82700	91900	99250	106600	113950	121300

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

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	18600	21250	23900	26550	28700	30800	32950	35050
LOW INCOME	29750	34000	38250	42500	45900	49300	52700	56100
MODERATE INCOME	35250	39500	43750	48000	51400	54800	58200	61600
MOD. INC-GUAR. LOAN	64350	73500	82700	91900	99250	106600	113950	121300
Itawamba 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	64350	73500	82700	91900	99250	106600	113950	121300
Jasper County, MS								
VERY LOW INCOME	18600	21250	23900	26550	28700	30800	32950	35050
LOW INCOME	29750	34000	38250	42500	45900	49300	52700	56100
MODERATE INCOME	35250	39500	43750	48000	51400	54800	58200	61600
MOD. INC-GUAR. LOAN	64350	73500	82700	91900	99250	106600	113950	121300
Jefferson County, MS								
VERY LOW INCOME	18600	21250	23900	26550	28700	30800	32950	35050
LOW INCOME	29750	34000	38250	42500	45900	49300	52700	56100
MODERATE INCOME	35250	39500	43750	48000	51400	54800	58200	61600
MOD. INC-GUAR. LOAN	64350	73500	82700	91900	99250	106600	113950	121300
Jefferson Davis County, MS								
VERY LOW INCOME	18600	21250	23900	26550	28700	30800	32950	35050
LOW INCOME	29750	34000	38250	42500	45900	49300	52700	56100
MODERATE INCOME	35250	39500	43750	48000	51400	54800	58200	61600
MOD. INC-GUAR. LOAN	64350	73500	82700	91900	99250	106600	113950	121300
Jones County, MS								
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	64350	73500	82700	91900	99250	106600	113950	121300
Kemper County, MS								
VERY LOW INCOME	18600	21250	23900	26550	28700	30800	32950	35050
LOW INCOME	29750	34000	38250	42500	45900	49300	52700	56100
MODERATE INCOME	35250	39500	43750	48000	51400	54800	58200	61600
MOD. INC-GUAR. LOAN	64350	73500	82700	91900	99250	106600	113950	121300
Lafayette County, MS								
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	64350	73500	82700	91900	99250	106600	113950	121300

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

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	64350	73500	82700	91900	99250	106600	113950	121300
Lawrence County, MS								
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	64350	73500	82700	91900	99250	106600	113950	121300
Leake County, MS								
VERY LOW INCOME	18600	21250	23900	26550	28700	30800	32950	35050
LOW INCOME	29750	34000	38250	42500	45900	49300	52700	56100
MODERATE INCOME	35250	39500	43750	48000	51400	54800	58200	61600
MOD. INC-GUAR. LOAN	64350	73500	82700	91900	99250	106600	113950	121300
Lee County, MS								
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	64350	73500	82700	91900	99250	106600	113950	121300
Leflore County, MS								
VERY LOW INCOME	18600	21250	23900	26550	28700	30800	32950	35050
LOW INCOME	29750	34000	38250	42500	45900	49300	52700	56100
MODERATE INCOME	35250	39500	43750	48000	51400	54800	58200	61600
MOD. INC-GUAR. LOAN	64350	73500	82700	91900	99250	106600	113950	121300
Lincoln County, MS								
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	64350	73500	82700	91900	99250	106600	113950	121300
Lowndes County, MS								
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	64350	73500	82700	91900	99250	106600	113950	121300
Marion County, MS								
VERY LOW INCOME	18600	21250	23900	26550	28700	30800	32950	35050
LOW INCOME	29750	34000	38250	42500	45900	49300	52700	56100
MODERATE INCOME	35250	39500	43750	48000	51400	54800	58200	61600
MOD. INC-GUAR. LOAN	64350	73500	82700	91900	99250	106600	113950	121300

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

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	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	64350	73500	82700	91900	99250	106600	113950	121300
Montgomery County, MS								
VERY LOW INCOME	18600	21250	23900	26550	28700	30800	32950	35050
LOW INCOME	29750	34000	38250	42500	45900	49300	52700	56100
MODERATE INCOME	35250	39500	43750	48000	51400	54800	58200	61600
MOD. INC-GUAR. LOAN	64350	73500	82700	91900	99250	106600	113950	121300
Neshoba County, MS								
VERY LOW INCOME	18600	21250	23900	26550	28700	30800	32950	35050
LOW INCOME	29750	34000	38250	42500	45900	49300	52700	56100
MODERATE INCOME	35250	39500	43750	48000	51400	54800	58200	61600
MOD. INC-GUAR. LOAN	64350	73500	82700	91900	99250	106600	113950	121300
Newton County, MS								
VERY LOW INCOME	18600	21250	23900	26550	28700	30800	32950	35050
LOW INCOME	29750	34000	38250	42500	45900	49300	52700	56100
MODERATE INCOME	35250	39500	43750	48000	51400	54800	58200	61600
MOD. INC-GUAR. LOAN	64350	73500	82700	91900	99250	106600	113950	121300
Noxubee County, MS								
VERY LOW INCOME	18600	21250	23900	26550	28700	30800	32950	35050
LOW INCOME	29750	34000	38250	42500	45900	49300	52700	56100
MODERATE INCOME	35250	39500	43750	48000	51400	54800	58200	61600
MOD. INC-GUAR. LOAN	64350	73500	82700	91900	99250	106600	113950	121300
Oktibbeha County, MS								
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	64350	73500	82700	91900	99250	106600	113950	121300
Panola County, MS								
VERY LOW INCOME	18600	21250	23900	26550	28700	30800	32950	35050
LOW INCOME	29750	34000	38250	42500	45900	49300	52700	56100
MODERATE INCOME	35250	39500	43750	48000	51400	54800	58200	61600
MOD. INC-GUAR. LOAN	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300

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

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

MFH Direct/Guaranteed with Payment Assistance Method One

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*
Pike County, MS								
VERY LOW INCOME	18600	21250	23900	26550	28700	30800	32950	35050
LOW INCOME	29750	34000	38250	42500	45900	49300	52700	56100
MODERATE INCOME	35250	39500	43750	48000	51400	54800	58200	61600
MOD. INC-GUAR. LOAN	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
Prentiss County, MS								
VERY LOW INCOME	18600	21250	23900	26550	28700	30800	32950	35050
LOW INCOME	29750	34000	38250	42500	45900	49300	52700	56100
MODERATE INCOME	35250	39500	43750	48000	51400	54800	58200	61600
MOD. INC-GUAR. LOAN	64350	73500	82700	91900	99250	106600	113950	121300
Quitman County, MS								
VERY LOW INCOME	18600	21250	23900	26550	28700	30800	32950	35050
LOW INCOME	29750	34000	38250	42500	45900	49300	52700	56100
MODERATE INCOME	35250	39500	43750	48000	51400	54800	58200	61600
MOD. INC-GUAR. LOAN	64350	73500	82700	91900	99250	106600	113950	121300
Scott County, MS								
VERY LOW INCOME	18600	21250	23900	26550	28700	30800	32950	35050
LOW INCOME	29750	34000	38250	42500	45900	49300	52700	56100
MODERATE INCOME	35250	39500	43750	48000	51400	54800	58200	61600
MOD. INC-GUAR. LOAN	64350	73500	82700	91900	99250	106600	113950	121300
Sharkey County, MS								
VERY LOW INCOME	18600	21250	23900	26550	28700	30800	32950	35050
LOW INCOME	29750	34000	38250	42500	45900	49300	52700	56100
MODERATE INCOME	35250	39500	43750	48000	51400	54800	58200	61600
MOD. INC-GUAR. LOAN	64350	73500	82700	91900	99250	106600	113950	121300
Smith County, MS								
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	64350	73500	82700	91900	99250	106600	113950	121300
Stone 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	64350	73500	82700	91900	99250	106600	113950	121300

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

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	18600	21250	23900	26550	28700	30800	32950	35050
LOW INCOME	29750	34000	38250	42500	45900	49300	52700	56100
MODERATE INCOME	35250	39500	43750	48000	51400	54800	58200	61600
MOD. INC-GUAR. LOAN	64350	73500	82700	91900	99250	106600	113950	121300
Tallahatchie County, MS								
VERY LOW INCOME	18600	21250	23900	26550	28700	30800	32950	35050
LOW INCOME	29750	34000	38250	42500	45900	49300	52700	56100
MODERATE INCOME	35250	39500	43750	48000	51400	54800	58200	61600
MOD. INC-GUAR. LOAN	64350	73500	82700	91900	99250	106600	113950	121300
Tippah County, MS								
VERY LOW INCOME	18600	21250	23900	26550	28700	30800	32950	35050
LOW INCOME	29750	34000	38250	42500	45900	49300	52700	56100
MODERATE INCOME	35250	39500	43750	48000	51400	54800	58200	61600
MOD. INC-GUAR. LOAN	64350	73500	82700	91900	99250	106600	113950	121300
Tishomingo County, MS								
VERY LOW INCOME	18600	21250	23900	26550	28700	30800	32950	35050
LOW INCOME	29750	34000	38250	42500	45900	49300	52700	56100
MODERATE INCOME	35250	39500	43750	48000	51400	54800	58200	61600
MOD. INC-GUAR. LOAN	64350	73500	82700	91900	99250	106600	113950	121300
Union 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	64350	73500	82700	91900	99250	106600	113950	121300
Walthall County, MS								
VERY LOW INCOME	18600	21250	23900	26550	28700	30800	32950	35050
LOW INCOME	29750	34000	38250	42500	45900	49300	52700	56100
MODERATE INCOME	35250	39500	43750	48000	51400	54800	58200	61600
MOD. INC-GUAR. LOAN	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
Washington County, MS								
VERY LOW INCOME	18600	21250	23900	26550	28700	30800	32950	35050
LOW INCOME	29750	34000	38250	42500	45900	49300	52700	56100
MODERATE INCOME	35250	39500	43750	48000	51400	54800	58200	61600
MOD. INC-GUAR. LOAN	64350	73500	82700	91900	99250	106600	113950	121300

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

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	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	64350	73500	82700	91900	99250	106600	113950	121300
Webster County, MS								
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	64350	73500	82700	91900	99250	106600	113950	121300
Wilkinson County, MS								
VERY LOW INCOME	18600	21250	23900	26550	28700	30800	32950	35050
LOW INCOME	29750	34000	38250	42500	45900	49300	52700	56100
MODERATE INCOME	35250	39500	43750	48000	51400	54800	58200	61600
MOD.INC-GUAR.LOAN	64350	73500	82700	91900	99250	106600	113950	121300
Winston County, MS								
VERY LOW INCOME	18600	21250	23900	26550	28700	30800	32950	35050
LOW INCOME	29750	34000	38250	42500	45900	49300	52700	56100
MODERATE INCOME	35250	39500	43750	48000	51400	54800	58200	61600
MOD.INC-GUAR.LOAN	64350	73500	82700	91900	99250	106600	113950	121300
Yalobusha County, MS								
VERY LOW INCOME	18600	21250	23900	26550	28700	30800	32950	35050
LOW INCOME	29750	34000	38250	42500	45900	49300	52700	56100
MODERATE INCOME	35250	39500	43750	48000	51400	54800	58200	61600
MOD.INC-GUAR.LOAN	64350	73500	82700	91900	99250	106600	113950	121300

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

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
Columbia, MO MSA								
VERY LOW INCOME	28600	32700	36800	40850	44150	47400	50700	53950
LOW INCOME	45750	52300	58800	65350	70600	75800	81050	86250
MODERATE INCOME	51250	57800	64300	70850	76100	81300	86550	91750
MOD.INC-GUAR.LOAN	65750	75150	84550	93950	101450	109000	116500	124000
Fayetteville-Springdale-Rogers, AR-MO MS								
McDonald County, MO HUD Metro FMR Area								
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	64350	73500	82700	91900	99250	106600	113950	121300
Jefferson City, MO MSA								
Callaway County, MO HUD Metro FMR Area								
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	64350	73500	82700	91900	99250	106600	113950	121300
Jefferson City, MO 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	64350	73500	82700	91900	99250	106600	113950	121300
Moniteau County, MO 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	64350	73500	82700	91900	99250	106600	113950	121300

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

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
Kansas City, MO-KS HUD Metro FMR Area								
VERY LOW INCOME	30350	34650	39000	43300	46800	50250	53700	57200
LOW INCOME	48500	55450	62350	69300	74850	80400	85950	91500
MODERATE INCOME	54000	60950	67850	74800	80350	85900	91450	97000
MOD. INC-GUAR. LOAN	69700	79700	89650	99600	107550	115550	123500	131450
Springfield, MO MSA								
Dallas County, MO HUD Metro FMR Area								
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	64350	73500	82700	91900	99250	106600	113950	121300
Polk County, MO HUD Metro FMR Area								
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
St. Joseph, MO-KS 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	64350	73500	82700	91900	99250	106600	113950	121300

* 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 with Payment Assistance Method One

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	29750	34000	38250	42450	45850	49250	52650	56050
LOW INCOME	47550	54300	61100	67900	73350	78750	84200	89650
MODERATE INCOME	53050	59800	66600	73400	78850	84250	89700	95150
MOD. INC-GUAR. LOAN	68300	78100	87850	97600	105400	113200	121000	128850
Adair County, MO								
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	64350	73500	82700	91900	99250	106600	113950	121300
Atchison County, MO								
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
Barry County, MO								
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	64350	73500	82700	91900	99250	106600	113950	121300
Barton County, MO								
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	64350	73500	82700	91900	99250	106600	113950	121300
Benton County, MO								
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	64350	73500	82700	91900	99250	106600	113950	121300

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

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	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	64350	73500	82700	91900	99250	106600	113950	121300
Camden County, MO								
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
Carter 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	64350	73500	82700	91900	99250	106600	113950	121300
Cedar County, MO								
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	64350	73500	82700	91900	99250	106600	113950	121300
Chariton County, MO								
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	64350	73500	82700	91900	99250	106600	113950	121300
Clark County, MO								
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300

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

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	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	64350	73500	82700	91900	99250	106600	113950	121300
Dade County, MO								
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	64350	73500	82700	91900	99250	106600	113950	121300
Daviess County, MO								
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	64350	73500	82700	91900	99250	106600	113950	121300
Dent County, MO								
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	64350	73500	82700	91900	99250	106600	113950	121300
Douglas County, MO								
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	64350	73500	82700	91900	99250	106600	113950	121300
Dunklin County, MO								
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	64350	73500	82700	91900	99250	106600	113950	121300
Gasconade County, MO								
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300

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

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	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	64350	73500	82700	91900	99250	106600	113950	121300
Harrison County, MO								
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	64350	73500	82700	91900	99250	106600	113950	121300
Henry County, MO								
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	64350	73500	82700	91900	99250	106600	113950	121300
Hickory County, MO								
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
Howell County, MO								
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	64350	73500	82700	91900	99250	106600	113950	121300
Iron County, MO								
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	64350	73500	82700	91900	99250	106600	113950	121300

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

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	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	64350	73500	82700	91900	99250	106600	113950	121300
Knox County, MO								
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	64350	73500	82700	91900	99250	106600	113950	121300
Laclede County, MO								
VERY LOW INCOME	19950	22800	25650	28450	30750	33050	35300	37600
LOW INCOME	31850	36400	40950	45500	49150	52800	56400	60050
MODERATE INCOME	37350	41900	46450	51000	54650	58300	61900	65550
MOD. INC-GUAR. LOAN	64350	73500	82700	91900	99250	106600	113950	121300
Lawrence County, MO								
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
Linn County, MO								
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
Macon County, MO								
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	64350	73500	82700	91900	99250	106600	113950	121300

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

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	19850	22650	25500	28300	30600	32850	35100	37400
LOW INCOME	31700	36250	40750	45300	48900	52550	56150	59800
MODERATE INCOME	37200	41750	46250	50800	54400	58050	61650	65300
MOD. INC-GUAR. LOAN	64350	73500	82700	91900	99250	106600	113950	121300
Maries County, MO								
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	64350	73500	82700	91900	99250	106600	113950	121300
Marion 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	64350	73500	82700	91900	99250	106600	113950	121300
Mercer County, MO								
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	64350	73500	82700	91900	99250	106600	113950	121300
Miller County, MO								
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	64350	73500	82700	91900	99250	106600	113950	121300
Mississippi County, MO								
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	64350	73500	82700	91900	99250	106600	113950	121300
Monroe 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	64350	73500	82700	91900	99250	106600	113950	121300
Montgomery County, MO								
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	64350	73500	82700	91900	99250	106600	113950	121300

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

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	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	64350	73500	82700	91900	99250	106600	113950	121300
New Madrid County, MO								
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	64350	73500	82700	91900	99250	106600	113950	121300
Nodaway County, MO								
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	64350	73500	82700	91900	99250	106600	113950	121300
Oregon County, MO								
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	64350	73500	82700	91900	99250	106600	113950	121300
Ozark County, MO								
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	64350	73500	82700	91900	99250	106600	113950	121300
Pemiscot County, MO								
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
Pettis County, MO								
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	64350	73500	82700	91900	99250	106600	113950	121300

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

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	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	64350	73500	82700	91900	99250	106600	113950	121300
Pike County, MO								
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	64350	73500	82700	91900	99250	106600	113950	121300
Pulaski County, MO								
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	64350	73500	82700	91900	99250	106600	113950	121300
Putnam County, MO								
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	64350	73500	82700	91900	99250	106600	113950	121300
Ralls County, MO								
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	64350	73500	82700	91900	99250	106600	113950	121300
Randolph County, MO								
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	64350	73500	82700	91900	99250	106600	113950	121300
Reynolds County, MO								
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	64350	73500	82700	91900	99250	106600	113950	121300
Ripley County, MO								
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	64350	73500	82700	91900	99250	106600	113950	121300

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

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	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	64350	73500	82700	91900	99250	106600	113950	121300
Schuyler County, MO								
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	64350	73500	82700	91900	99250	106600	113950	121300
Scotland County, MO								
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	64350	73500	82700	91900	99250	106600	113950	121300
Scott County, MO								
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	64350	73500	82700	91900	99250	106600	113950	121300
Shannon County, MO								
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	64350	73500	82700	91900	99250	106600	113950	121300
Shelby 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	64350	73500	82700	91900	99250	106600	113950	121300
St. Clair County, MO								
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	64350	73500	82700	91900	99250	106600	113950	121300
St. Francois County, MO								
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	64350	73500	82700	91900	99250	106600	113950	121300

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

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	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	64350	73500	82700	91900	99250	106600	113950	121300
Stoddard County, MO								
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	64350	73500	82700	91900	99250	106600	113950	121300
Stone County, MO								
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	64350	73500	82700	91900	99250	106600	113950	121300
Sullivan County, MO								
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	64350	73500	82700	91900	99250	106600	113950	121300
Taney County, MO								
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	64350	73500	82700	91900	99250	106600	113950	121300
Texas County, MO								
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	64350	73500	82700	91900	99250	106600	113950	121300
Vernon County, MO								
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	64350	73500	82700	91900	99250	106600	113950	121300
Washington County, MO								
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	64350	73500	82700	91900	99250	106600	113950	121300

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

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	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	64350	73500	82700	91900	99250	106600	113950	121300	
Worth County, MO									
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	64350	73500	82700	91900	99250	106600	113950	121300	
Wright County, MO									
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	64350	73500	82700	91900	99250	106600	113950	121300	

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

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	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
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
Beaverhead County, MT								
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300

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

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
Custer County, MT								
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
Dawson County, MT								
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
Fallon County, MT								
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	65100	74400	83700	93000	100450	107900	115300	122750

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

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
Jefferson County, MT								
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

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

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
Lewis and Clark County, MT								
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
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
McCone 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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300

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

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
Park County, MT								
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300

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

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
Richland County, MT								
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
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300

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

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	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
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300

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

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	64350	73500	82700	91900	99250	106600	113950	121300
Hamilton County, NE HUD Metro FMR Area								
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
Howard County, NE 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	64350	73500	82700	91900	99250	106600	113950	121300
Merrick County, NE HUD Metro FMR Area								
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	64350	73500	82700	91900	99250	106600	113950	121300
Lincoln, NE MSA								
Lincoln, NE HUD Metro FMR Area								
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
Seward County, NE 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
Omaha-Council Bluffs, NE-IA MSA								
Omaha-Council Bluffs, NE-IA 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

* 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 8+ PERSON FAMILIES

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	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
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300

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

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

MFH Direct/Guaranteed with Payment Assistance Method One

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*
Boone 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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
Buffalo County, NE								
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
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
Cedar County, NE								
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	64350	73500	82700	91900	99250	106600	113950	121300

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

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
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	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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
Cuming 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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300

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

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
Fillmore County, NE								
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300

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

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
Gosper County, NE								
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
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300

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

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	64350	73500	82700	91900	99250	106600	113950	121300
Holt County, NE								
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
Kearney County, NE								
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300

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

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
Lincoln County, NE								
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	64350	73500	82700	91900	99250	106600	113950	121300
Logan County, NE								
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
Madison County, NE								
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	64350	73500	82700	91900	99250	106600	113950	121300
McPherson County, NE								
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300

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

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
Otoe 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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
Perkins County, NE								
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	64350	73500	82700	91900	99250	106600	113950	121300
Phelps County, NE								
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300

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

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	28700	32800	36900	40950	44250	47550	50800	54100
LOW INCOME	45850	52400	58950	65500	70750	76000	81200	86450
MODERATE INCOME	51350	57900	64450	71000	76250	81500	86700	91950
MOD. INC-GUAR. LOAN	65900	75300	84750	94150	101700	109200	116750	124300
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300

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

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
Stanton County, NE								
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
Thomas County, NE								
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
Valley 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	64350	73500	82700	91900	99250	106600	113950	121300
Wayne County, NE								
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	64350	73500	82700	91900	99250	106600	113950	121300

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

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	64350	73500	82700	91900	99250	106600	113950	121300	
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	64350	73500	82700	91900	99250	106600	113950	121300	
York County, NE									
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	64350	73500	82700	91900	99250	106600	113950	121300	

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

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	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	64350	73500	82700	91900	99250	106600	113950	121300
Las Vegas-Henderson-Paradise, NV MSA								
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	64350	73500	82700	91900	99250	106600	113950	121300
Reno, NV MSA								
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
Churchill County, NV								
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	64350	73500	82700	91900	99250	106600	113950	121300
Douglas County, NV								
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	64350	73500	82700	91900	99250	106600	113950	121300
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	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	64350	73500	82700	91900	99250	106600	113950	121300
Eureka County, NV								
VERY LOW INCOME	38250	43700	49150	54600	59000	63350	67750	72100
LOW INCOME	55950	63900	71900	79900	86300	92700	99100	105450
MODERATE INCOME	61450	69400	77400	85400	91800	98200	104600	110950
MOD. INC-GUAR. LOAN	80400	91900	103350	114850	124050	133250	142400	151600

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

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	35650	40750	45850	50900	55000	59050	63150	67200
LOW INCOME	55950	63900	71900	79900	86300	92700	99100	105450
MODERATE INCOME	61450	69400	77400	85400	91800	98200	104600	110950
MOD. INC-GUAR. LOAN	80400	91900	103350	114850	124050	133250	142400	151600
Lincoln County, NV								
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	64350	73500	82700	91900	99250	106600	113950	121300
Lyon County, NV								
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	64350	73500	82700	91900	99250	106600	113950	121300
Mineral County, NV								
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	64350	73500	82700	91900	99250	106600	113950	121300
Nye County, NV								
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	64350	73500	82700	91900	99250	106600	113950	121300
Pershing County, NV								
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	64350	73500	82700	91900	99250	106600	113950	121300
White Pine County, NV								
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	64350	73500	82700	91900	99250	106600	113950	121300

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

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	47000	53700	60400	67100	72500	77850	83250	88600
LOW INCOME	76250	87150	98050	108950	117650	126400	135100	143800
MODERATE INCOME	81750	92650	103550	114450	123150	131900	140600	149300
MOD.INC-GUAR.LOAN	109600	125300	140950	156600	169150	181650	194200	206700
Lawrence, MA-NH HUD Metro FMR Area								
VERY LOW INCOME	36050	41200	46350	51450	55600	59700	63800	67950
LOW INCOME	55950	63900	71900	79900	86300	92700	99100	105450
MODERATE INCOME	61450	69400	77400	85400	91800	98200	104600	110950
MOD.INC-GUAR.LOAN	80400	91900	103350	114850	124050	133250	142400	151600
Portsmouth-Rochester, NH HUD Metro FMR Area								
VERY LOW INCOME	37350	42650	48000	53300	57600	61850	66100	70400
LOW INCOME	55950	63900	71900	79900	86300	92700	99100	105450
MODERATE INCOME	61450	69400	77400	85400	91800	98200	104600	110950
MOD.INC-GUAR.LOAN	80400	91900	103350	114850	124050	133250	142400	151600
Western Rockingham County, NH HUD Metro FMR Area								
VERY LOW INCOME	40250	46000	51750	57500	62100	66700	71300	75900
LOW INCOME	55950	63900	71900	79900	86300	92700	99100	105450
MODERATE INCOME	61450	69400	77400	85400	91800	98200	104600	110950
MOD.INC-GUAR.LOAN	80400	91900	103350	114850	124050	133250	142400	151600
Manchester-Nashua, NH MSA								
Hillsborough County, NH (part) HUD Metro FMR Area								
VERY LOW INCOME	34300	39200	44100	49000	52950	56850	60800	64700
LOW INCOME	54900	62700	70550	78400	84650	90950	97200	103500
MODERATE INCOME	60400	68200	76050	83900	90150	96450	102700	109000
MOD.INC-GUAR.LOAN	78900	90150	101450	112700	121700	130750	139750	148750
Manchester, NH 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	73850	84400	94950	105500	113950	122400	130800	139250
Nashua, NH HUD Metro FMR Area								
VERY LOW INCOME	38850	44400	49950	55500	59950	64400	68850	73300
LOW INCOME	55950	63900	71900	79900	86300	92700	99100	105450
MODERATE INCOME	61450	69400	77400	85400	91800	98200	104600	110950
MOD.INC-GUAR.LOAN	80400	91900	103350	114850	124050	133250	142400	151600

* 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 8+ PERSON FAMILIES

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	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	73850	84400	94950	105500	113950	122400	130800	139250
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	73850	84400	94950	105500	113950	122400	130800	139250
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	73850	84400	94950	105500	113950	122400	130800	139250
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	73850	84400	94950	105500	113950	122400	130800	139250
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	32800	37450	42150	46800	50550	54300	58050	61800
LOW INCOME	52450	59900	67400	74900	80900	86900	92900	98850
MODERATE INCOME	57950	65400	72900	80400	86400	92400	98400	104350
MOD. INC-GUAR. LOAN	75350	86100	96900	107650	116250	124850	133500	142100
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	73850	84400	94950	105500	113950	122400	130800	139250

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

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

MFH Direct/Guaranteed with Payment Assistance Method One

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*
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	55950	63900	71900	79900	86300	92700	99100	105450
MODERATE INCOME	61450	69400	77400	85400	91800	98200	104600	110950
MOD.INC-GUAR.LOAN	80400	91900	103350	114850	124050	133250	142400	151600
Atlantic City-Hammonton, NJ MSA								
VERY LOW INCOME	29100	33250	37400	41550	44900	48200	51550	54850
LOW INCOME	46550	53200	59850	66500	71800	77150	82450	87800
MODERATE INCOME	52050	58700	65350	72000	77300	82650	87950	93300
MOD.INC-GUAR.LOAN	68200	77950	87700	97450	105250	113050	120850	128650
New York-Newark-Jersey City, NY-NJ-PA MS								
Bergen-Passaic, NJ HUD Metro FMR Area								
VERY LOW INCOME	38300	43800	49250	54700	59100	63500	67850	72250
LOW INCOME	57700	65900	74150	82400	89000	95600	102200	108750
MODERATE INCOME	63200	71400	79650	87900	94500	101100	107700	114250
MOD.INC-GUAR.LOAN	82900	94750	106600	118450	127950	137400	146900	156350
Jersey City, NJ HUD Metro FMR Area								
VERY LOW INCOME	36250	41400	46600	51750	55900	60050	64200	68350
LOW INCOME	63900	73050	82150	91300	98600	105900	113200	120500
MODERATE INCOME	69400	78550	87650	96800	104100	111400	118700	126000
MOD.INC-GUAR.LOAN	91900	105000	118150	131250	141750	152250	162750	173250
Middlesex-Somerset-Hunterdon, NJ HUD Metro FMR Area								
VERY LOW INCOME	43150	49300	55450	61600	66550	71500	76400	81350
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	55950	63900	71900	79900	86300	92700	99100	105450
MODERATE INCOME	61450	69400	77400	85400	91800	98200	104600	110950
MOD.INC-GUAR.LOAN	80400	91900	103350	114850	124050	133250	142400	151600
Newark, NJ HUD Metro FMR Area								
VERY LOW INCOME	37600	43000	48350	53700	58000	62300	66600	70900
LOW INCOME	55950	63900	71900	79900	86300	92700	99100	105450
MODERATE INCOME	61450	69400	77400	85400	91800	98200	104600	110950
MOD.INC-GUAR.LOAN	80400	91900	103350	114850	124050	133250	142400	151600

* 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 8+ PERSON FAMILIES

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	55950	63900	71900	79900	86300	92700	99100	105450
MODERATE INCOME	61450	69400	77400	85400	91800	98200	104600	110950
MOD.INC-GUAR.LOAN	80400	91900	103350	114850	124050	133250	142400	151600
Vineland-Bridgeton, NJ 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	68200	77950	87700	97450	105250	113050	120850	128650

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN 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 with Payment Assistance Method One

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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300

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MFH Direct/Guaranteed with Payment Assistance Method One

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	64350	73500	82700	91900	99250	106600	113950	121300
De Baca County, NM								
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	64350	73500	82700	91900	99250	106600	113950	121300
Eddy County, NM								
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	64350	73500	82700	91900	99250	106600	113950	121300
Grant County, NM								
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300

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MFH Direct/Guaranteed with Payment Assistance Method One

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	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	64350	73500	82700	91900	99250	106600	113950	121300
Los Alamos County, NM								
VERY LOW INCOME	44750	51150	57550	63900	69050	74150	79250	84350
LOW INCOME	55950	63900	71900	79900	86300	92700	99100	105450
MODERATE INCOME	61450	69400	77400	85400	91800	98200	104600	110950
MOD. INC-GUAR. LOAN	80400	91900	103350	114850	124050	133250	142400	151600
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300

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MFH Direct/Guaranteed with Payment Assistance Method One

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	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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300

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

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	64350	73500	82700	91900	99250	106600	113950	121300
Buffalo-Cheektowaga-Niagara Falls, NY MSA								
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
Glens Falls, NY MSA								
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	64350	73500	82700	91900	99250	106600	113950	121300
Ithaca, NY MSA								
VERY LOW INCOME	31400	35850	40350	44800	48400	52000	55600	59150
LOW INCOME	50200	57350	64550	71700	77450	83150	88900	94650
MODERATE INCOME	55700	62850	70050	77200	82950	88650	94400	100150
MOD. INC-GUAR. LOAN	72150	82450	92750	103050	111300	119550	127800	136050
Kingston, NY MSA								
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
New York-Newark-Jersey City, NY-NJ-PA MS								
Nassau-Suffolk, NY HUD Metro FMR Area								
VERY LOW INCOME	45500	52000	58500	64950	70150	75350	80550	85750
LOW INCOME	66450	75900	85400	94900	102500	110100	117700	125250
MODERATE INCOME	71950	81400	90900	100400	108000	115600	123200	130750

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

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	41800	47750	53700	59650	64450	69200	74000	78750
LOW INCOME	67050	76600	86200	95750	103400	111050	118750	126400
MODERATE INCOME	72550	82100	91700	101250	108900	116550	124250	131900
MOD.INC-GUAR.LOAN	96350	110100	123900	137650	148650	159650	170700	181700
Poughkeepsie-Newburgh-Middletown, NY HUD Metro FMR Area								
VERY LOW INCOME	35850	40950	46050	51150	55250	59350	63450	67550
LOW INCOME	55950	63900	71900	79900	86300	92700	99100	105450
MODERATE INCOME	61450	69400	77400	85400	91800	98200	104600	110950
MOD.INC-GUAR.LOAN	80400	91900	103350	114850	124050	133250	142400	151600
Rockland County, NY HUD Metro FMR Area								
VERY LOW INCOME	41800	47750	53700	59650	64450	69200	74000	78750
LOW INCOME	67050	76600	86200	95750	103400	111050	118750	126400
MODERATE INCOME	72550	82100	91700	101250	108900	116550	124250	131900
MOD.INC-GUAR.LOAN	96350	110100	123900	137650	148650	159650	170700	181700
Westchester County, NY Statutory Exception Area								
VERY LOW INCOME	44650	51000	57400	63750	68850	73950	79050	84150
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	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
Yates County, NY 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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300

* 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 with Payment Assistance Method One

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	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	64350	73500	82700	91900	99250	106600	113950	121300
Watertown-Fort Drum, NY 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	64350	73500	82700	91900	99250	106600	113950	121300
Allegany County, NY								
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	64350	73500	82700	91900	99250	106600	113950	121300
Cattaraugus County, NY								
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	64350	73500	82700	91900	99250	106600	113950	121300
Cayuga County, NY								
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	64350	73500	82700	91900	99250	106600	113950	121300
Chautauqua County, NY								
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	64350	73500	82700	91900	99250	106600	113950	121300
Chenango County, NY								
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300

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

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	64350	73500	82700	91900	99250	106600	113950	121300
Delaware County, NY								
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
Franklin County, NY								
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	64350	73500	82700	91900	99250	106600	113950	121300
Fulton County, NY								
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	64350	73500	82700	91900	99250	106600	113950	121300
Genesee County, NY								
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300

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

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	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	64350	73500	82700	91900	99250	106600	113950	121300
Lewis County, NY								
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	64350	73500	82700	91900	99250	106600	113950	121300
Montgomery County, NY								
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	64350	73500	82700	91900	99250	106600	113950	121300
Otsego County, NY								
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	64350	73500	82700	91900	99250	106600	113950	121300
Schuyler County, NY								
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	64350	73500	82700	91900	99250	106600	113950	121300
Seneca County, NY								
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	64350	73500	82700	91900	99250	106600	113950	121300
St. Lawrence County, NY								
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	64350	73500	82700	91900	99250	106600	113950	121300
Steuben County, NY								
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	64350	73500	82700	91900	99250	106600	113950	121300

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

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	64350	73500	82700	91900	99250	106600	113950	121300
Wyoming County, NY								
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	64350	73500	82700	91900	99250	106600	113950	121300

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

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	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	64350	73500	82700	91900	99250	106600	113950	121300
Haywood County, NC HUD Metro FMR Area								
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	64350	73500	82700	91900	99250	106600	113950	121300
Burlington, NC MSA								
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	64350	73500	82700	91900	99250	106600	113950	121300
Charlotte-Concord-Gastonia, NC-SC MSA								
Charlotte-Concord-Gastonia, NC-SC 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
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	64350	73500	82700	91900	99250	106600	113950	121300
Lincoln County, NC HUD Metro FMR Area								
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300

* 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 8+ PERSON FAMILIES

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	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	64350	73500	82700	91900	99250	106600	113950	121300
Fayetteville, NC MSA								
Fayetteville, NC 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	64350	73500	82700	91900	99250	106600	113950	121300
Hoke County, NC HUD Metro FMR Area								
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
Greensboro-High Point, NC MSA								
Greensboro-High Point, NC 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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300

* 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 8+ PERSON FAMILIES

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MFH Direct/Guaranteed with Payment Assistance Method One

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	64350	73500	82700	91900	99250	106600	113950	121300	
Hickory-Lenoir-Morganton, NC MSA									
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	64350	73500	82700	91900	99250	106600	113950	121300	
Jacksonville, NC MSA									
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	64350	73500	82700	91900	99250	106600	113950	121300	
Myrtle Beach-Conway-North Myrtle Beach, Brunswick County, NC 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	64350	73500	82700	91900	99250	106600	113950	121300	
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	64350	73500	82700	91900	99250	106600	113950	121300	
Jones County, NC HUD Metro FMR Area									
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	64350	73500	82700	91900	99250	106600	113950	121300	
Pamlico County, NC HUD Metro FMR Area									
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	64350	73500	82700	91900	99250	106600	113950	121300	

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MFH Direct/Guaranteed with Payment Assistance Method One

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	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	64350	73500	82700	91900	99250	106600	113950	121300
Raleigh, NC MSA								
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
Rocky Mount, NC MSA								
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
Virginia Beach-Norfolk-Newport News, VA-NC HUD Metro FMR Are								
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
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300

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MFH Direct/Guaranteed with Payment Assistance Method One

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*
Winston-Salem, NC 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	64350	73500	82700	91900	99250	106600	113950	121300
Alleghany County, NC								
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	64350	73500	82700	91900	99250	106600	113950	121300
Anson County, NC								
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	64350	73500	82700	91900	99250	106600	113950	121300
Ashe County, NC								
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	64350	73500	82700	91900	99250	106600	113950	121300
Avery County, NC								
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	64350	73500	82700	91900	99250	106600	113950	121300
Beaufort County, NC								
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	64350	73500	82700	91900	99250	106600	113950	121300
Bertie County, NC								
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	64350	73500	82700	91900	99250	106600	113950	121300
Bladen County, NC								
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	64350	73500	82700	91900	99250	106600	113950	121300

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MFH Direct/Guaranteed with Payment Assistance Method One

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	64350	73500	82700	91900	99250	106600	113950	121300
Carteret County, NC								
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	64350	73500	82700	91900	99250	106600	113950	121300
Caswell 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	64350	73500	82700	91900	99250	106600	113950	121300
Cherokee County, NC								
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	64350	73500	82700	91900	99250	106600	113950	121300
Chowan County, NC								
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	64350	73500	82700	91900	99250	106600	113950	121300
Clay County, NC								
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	64350	73500	82700	91900	99250	106600	113950	121300
Cleveland County, NC								
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	64350	73500	82700	91900	99250	106600	113950	121300
Columbus County, NC								
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	64350	73500	82700	91900	99250	106600	113950	121300

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

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	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	64350	73500	82700	91900	99250	106600	113950	121300
Duplin County, NC								
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	64350	73500	82700	91900	99250	106600	113950	121300
Graham County, NC								
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	64350	73500	82700	91900	99250	106600	113950	121300
Granville County, NC								
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	64350	73500	82700	91900	99250	106600	113950	121300
Greene County, NC								
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	64350	73500	82700	91900	99250	106600	113950	121300
Halifax County, NC								
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
Hertford County, NC								
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	64350	73500	82700	91900	99250	106600	113950	121300

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

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	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	64350	73500	82700	91900	99250	106600	113950	121300
Jackson County, NC								
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
Lenoir County, NC								
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	64350	73500	82700	91900	99250	106600	113950	121300
Macon County, NC								
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	64350	73500	82700	91900	99250	106600	113950	121300
Martin County, NC								
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	64350	73500	82700	91900	99250	106600	113950	121300
McDowell County, NC								
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	64350	73500	82700	91900	99250	106600	113950	121300
Mitchell County, NC								
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	64350	73500	82700	91900	99250	106600	113950	121300

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

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
Northampton County, NC								
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	64350	73500	82700	91900	99250	106600	113950	121300
Pasquotank County, NC								
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	64350	73500	82700	91900	99250	106600	113950	121300
Perquimans County, NC								
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	64350	73500	82700	91900	99250	106600	113950	121300
Polk 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	64350	73500	82700	91900	99250	106600	113950	121300
Richmond County, NC								
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	64350	73500	82700	91900	99250	106600	113950	121300
Robeson County, NC								
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	64350	73500	82700	91900	99250	106600	113950	121300

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

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	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	64350	73500	82700	91900	99250	106600	113950	121300
Sampson County, NC								
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	64350	73500	82700	91900	99250	106600	113950	121300
Scotland County, NC								
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	64350	73500	82700	91900	99250	106600	113950	121300
Stanly County, NC								
VERY LOW INCOME	21800	24900	28000	31100	33600	36100	38600	41100
LOW INCOME	34850	39800	44800	49750	53750	57700	61700	65650
MODERATE INCOME	40350	45300	50300	55250	59250	63200	67200	71150
MOD. INC-GUAR. LOAN	64350	73500	82700	91900	99250	106600	113950	121300
Surry County, NC								
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	64350	73500	82700	91900	99250	106600	113950	121300
Swain County, NC								
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	64350	73500	82700	91900	99250	106600	113950	121300
Transylvania County, NC								
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	64350	73500	82700	91900	99250	106600	113950	121300
Tyrrell County, NC								
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	64350	73500	82700	91900	99250	106600	113950	121300

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

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	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	64350	73500	82700	91900	99250	106600	113950	121300
Warren County, NC								
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	64350	73500	82700	91900	99250	106600	113950	121300
Washington County, NC								
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	64350	73500	82700	91900	99250	106600	113950	121300
Watauga County, NC								
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	64350	73500	82700	91900	99250	106600	113950	121300
Wilkes County, NC								
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	64350	73500	82700	91900	99250	106600	113950	121300
Wilson County, NC								
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	64350	73500	82700	91900	99250	106600	113950	121300
Yancey County, NC								
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	64350	73500	82700	91900	99250	106600	113950	121300

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

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	35300	40350	45400	50400	54450	58500	62500	66550
LOW INCOME	55950	63900	71900	79900	86300	92700	99100	105450
MODERATE INCOME	61450	69400	77400	85400	91800	98200	104600	110950
MOD.INC-GUAR.LOAN	80400	91900	103350	114850	124050	133250	142400	151600
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	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	70850	80950	91100	101200	109300	117400	125500	133600
Fargo, ND-MN MSA								
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
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	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	70850	80950	91100	101200	109300	117400	125500	133600
Barnes County, ND								
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	70850	80950	91100	101200	109300	117400	125500	133600

* 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 8+ PERSON FAMILIES

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

MFH Direct/Guaranteed with Payment Assistance Method One

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*
Benson County, ND								
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	70850	80950	91100	101200	109300	117400	125500	133600
Billings County, ND								
VERY LOW INCOME	37100	42400	47700	53000	57250	61500	65750	70000
LOW INCOME	55950	63900	71900	79900	86300	92700	99100	105450
MODERATE INCOME	61450	69400	77400	85400	91800	98200	104600	110950
MOD. INC-GUAR. LOAN	80400	91900	103350	114850	124050	133250	142400	151600
Bottineau County, ND								
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	70850	80950	91100	101200	109300	117400	125500	133600
Bowman County, ND								
VERY LOW INCOME	34800	39800	44750	49700	53700	57700	61650	65650
LOW INCOME	55650	63600	71550	79500	85850	92200	98600	104950
MODERATE INCOME	61150	69100	77050	85000	91350	97700	104100	110450
MOD. INC-GUAR. LOAN	80000	91450	102850	114300	123450	132600	141750	150900
Burke County, ND								
VERY LOW INCOME	33000	37700	42400	47100	50900	54650	58450	62200
LOW INCOME	52750	60300	67800	75350	81400	87400	93450	99450
MODERATE INCOME	58250	65800	73300	80850	86900	92900	98950	104950
MOD. INC-GUAR. LOAN	75800	86650	97450	108300	116950	125650	134300	142950
Cavalier County, ND								
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	70850	80950	91100	101200	109300	117400	125500	133600
Dickey County, ND								
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	70850	80950	91100	101200	109300	117400	125500	133600
Divide County, ND								
VERY LOW INCOME	32750	37400	42100	46750	50500	54250	58000	61750
LOW INCOME	52350	59850	67300	74800	80800	86750	92750	98750
MODERATE INCOME	57850	65350	72800	80300	86300	92250	98250	104250
MOD. INC-GUAR. LOAN	75300	86050	96800	107550	116150	124750	133350	141950

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MFH Direct/Guaranteed with Payment Assistance Method One

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	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
Eddy County, ND								
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	70850	80950	91100	101200	109300	117400	125500	133600
Emmons County, ND								
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	70850	80950	91100	101200	109300	117400	125500	133600
Foster County, ND								
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	70850	80950	91100	101200	109300	117400	125500	133600
Golden Valley County, ND								
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	70850	80950	91100	101200	109300	117400	125500	133600
Grant County, ND								
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	70850	80950	91100	101200	109300	117400	125500	133600
Griggs County, ND								
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	70850	80950	91100	101200	109300	117400	125500	133600
Hettinger County, ND								
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	70850	80950	91100	101200	109300	117400	125500	133600

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MFH Direct/Guaranteed with Payment Assistance Method One

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	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	70850	80950	91100	101200	109300	117400	125500	133600
LaMoure County, ND								
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	70850	80950	91100	101200	109300	117400	125500	133600
Logan County, ND								
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	70850	80950	91100	101200	109300	117400	125500	133600
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	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	70850	80950	91100	101200	109300	117400	125500	133600
McKenzie County, ND								
VERY LOW INCOME	34650	39600	44550	49500	53500	57450	61400	65350
LOW INCOME	55450	63350	71300	79200	85550	91850	98200	104550
MODERATE INCOME	60950	68850	76800	84700	91050	97350	103700	110050
MOD. INC-GUAR. LOAN	79700	91100	102450	113850	122950	132050	141150	150300
McLean County, ND								
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	70850	80950	91100	101200	109300	117400	125500	133600
Mercer County, ND								
VERY LOW INCOME	34450	39400	44300	49200	53150	57100	61050	64950
LOW INCOME	55100	62950	70850	78700	85000	91300	97600	103900
MODERATE INCOME	60600	68450	76350	84200	90500	96800	103100	109400
MOD. INC-GUAR. LOAN	79200	90500	101850	113150	122200	131250	140300	149350

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MFH Direct/Guaranteed with Payment Assistance Method One

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	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	70850	80950	91100	101200	109300	117400	125500	133600
Pembina County, ND								
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	70850	80950	91100	101200	109300	117400	125500	133600
Pierce County, ND								
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	70850	80950	91100	101200	109300	117400	125500	133600
Ramsey County, ND								
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
Ransom County, ND								
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	70850	80950	91100	101200	109300	117400	125500	133600
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	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	70850	80950	91100	101200	109300	117400	125500	133600

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MFH Direct/Guaranteed with Payment Assistance Method One

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	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	70850	80950	91100	101200	109300	117400	125500	133600
Sargent 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
Sheridan County, ND								
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	70850	80950	91100	101200	109300	117400	125500	133600
Slope County, ND								
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	70850	80950	91100	101200	109300	117400	125500	133600
Stark County, ND								
VERY LOW INCOME	36550	41750	46950	52150	56350	60500	64700	68850
LOW INCOME	55950	63900	71900	79900	86300	92700	99100	105450
MODERATE INCOME	61450	69400	77400	85400	91800	98200	104600	110950
MOD. INC-GUAR. LOAN	80400	91900	103350	114850	124050	133250	142400	151600
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	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	70850	80950	91100	101200	109300	117400	125500	133600
Towner County, ND								
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	70850	80950	91100	101200	109300	117400	125500	133600

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MFH Direct/Guaranteed with Payment Assistance Method One

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	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	70850	80950	91100	101200	109300	117400	125500	133600
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	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	70850	80950	91100	101200	109300	117400	125500	133600
Williams County, ND								
VERY LOW INCOME	37250	42550	47850	53150	57450	61700	65950	70200
LOW INCOME	55950	63900	71900	79900	86300	92700	99100	105450
MODERATE INCOME	61450	69400	77400	85400	91800	98200	104600	110950
MOD.INC-GUAR.LOAN	80400	91900	103350	114850	124050	133250	142400	151600

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MFH Direct/Guaranteed with Payment Assistance Method One

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	28050	32050	36050	40050	43300	46500	49700	52900
LOW INCOME	44850	51300	57700	64100	69250	74350	79500	84600
MODERATE INCOME	50350	56800	63200	69600	74750	79850	85000	90100
MOD.INC-GUAR.LOAN	64500	73700	82950	92150	99500	106900	114250	121650
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	64350	73500	82700	91900	99250	106600	113950	121300
Cincinnati, OH-KY-IN MSA								
Brown County, OH HUD Metro 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	64350	73500	82700	91900	99250	106600	113950	121300
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	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	64350	73500	82700	91900	99250	106600	113950	121300
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	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	64350	73500	82700	91900	99250	106600	113950	121300

* 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 8+ PERSON FAMILIES

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	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	64350	73500	82700	91900	99250	106600	113950	121300
Union County, OH HUD Metro FMR Area								
VERY LOW INCOME	34450	39400	44300	49200	53150	57100	61050	64950
LOW INCOME	55100	62950	70850	78700	85000	91300	97600	103900
MODERATE INCOME	60600	68450	76350	84200	90500	96800	103100	109400
MOD.INC-GUAR.LOAN	79200	90500	101850	113150	122200	131250	140300	149350
Dayton, OH MSA								
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	64350	73500	82700	91900	99250	106600	113950	121300
Huntington-Ashland, WV-KY-OH MSA								
Huntington-Ashland, WV-KY-OH HUD Metro FMR Area								
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
Springfield, 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	64350	73500	82700	91900	99250	106600	113950	121300

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

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	64350	73500	82700	91900	99250	106600	113950	121300
Weirton-Steubenville, WV-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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
Youngstown-Warren-Boardman, OH-PA MSA								
Youngstown-Warren-Boardman, OH HUD Metro 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	64350	73500	82700	91900	99250	106600	113950	121300
Adams County, OH								
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
Ashtabula County, OH								
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	64350	73500	82700	91900	99250	106600	113950	121300

* 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 8+ PERSON FAMILIES

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	64350	73500	82700	91900	99250	106600	113950	121300
Auglaize County, OH								
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	64350	73500	82700	91900	99250	106600	113950	121300
Champaign 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	64350	73500	82700	91900	99250	106600	113950	121300
Clinton County, OH								
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	64350	73500	82700	91900	99250	106600	113950	121300
Columbiana County, OH								
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	64350	73500	82700	91900	99250	106600	113950	121300
Coshocton County, OH								
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	64350	73500	82700	91900	99250	106600	113950	121300
Crawford County, OH								
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	64350	73500	82700	91900	99250	106600	113950	121300
Darke County, OH								
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	64350	73500	82700	91900	99250	106600	113950	121300

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

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
Fayette County, OH								
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	64350	73500	82700	91900	99250	106600	113950	121300
Gallia County, OH								
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	64350	73500	82700	91900	99250	106600	113950	121300
Guernsey County, OH								
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	64350	73500	82700	91900	99250	106600	113950	121300
Hancock County, OH								
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	64350	73500	82700	91900	99250	106600	113950	121300
Hardin County, OH								
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	64350	73500	82700	91900	99250	106600	113950	121300
Harrison County, OH								
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	64350	73500	82700	91900	99250	106600	113950	121300

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

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	64350	73500	82700	91900	99250	106600	113950	121300
Highland County, OH								
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	64350	73500	82700	91900	99250	106600	113950	121300
Holmes County, OH								
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	64350	73500	82700	91900	99250	106600	113950	121300
Huron County, OH								
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	64350	73500	82700	91900	99250	106600	113950	121300
Jackson County, OH								
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	64350	73500	82700	91900	99250	106600	113950	121300
Knox County, OH								
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	64350	73500	82700	91900	99250	106600	113950	121300
Logan County, OH								
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	64350	73500	82700	91900	99250	106600	113950	121300
Marion County, OH								
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	64350	73500	82700	91900	99250	106600	113950	121300

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

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
Monroe County, OH								
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	64350	73500	82700	91900	99250	106600	113950	121300
Morgan County, OH								
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	64350	73500	82700	91900	99250	106600	113950	121300
Muskingum County, OH								
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	64350	73500	82700	91900	99250	106600	113950	121300
Noble County, OH								
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	64350	73500	82700	91900	99250	106600	113950	121300
Ottawa County, OH								
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	64350	73500	82700	91900	99250	106600	113950	121300
Paulding County, OH								
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	64350	73500	82700	91900	99250	106600	113950	121300

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

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	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	64350	73500	82700	91900	99250	106600	113950	121300
Preble County, OH								
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	64350	73500	82700	91900	99250	106600	113950	121300
Putnam County, OH								
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	64350	73500	82700	91900	99250	106600	113950	121300
Ross County, OH								
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	64350	73500	82700	91900	99250	106600	113950	121300
Sandusky County, OH								
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	64350	73500	82700	91900	99250	106600	113950	121300
Scioto County, OH								
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	64350	73500	82700	91900	99250	106600	113950	121300
Seneca County, OH								
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	64350	73500	82700	91900	99250	106600	113950	121300
Shelby County, OH								
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	64350	73500	82700	91900	99250	106600	113950	121300

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

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	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	64350	73500	82700	91900	99250	106600	113950	121300
Van Wert County, OH								
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	64350	73500	82700	91900	99250	106600	113950	121300
Vinton County, OH								
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	64350	73500	82700	91900	99250	106600	113950	121300
Washington County, OH								
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	64350	73500	82700	91900	99250	106600	113950	121300
Wayne County, OH								
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	64350	73500	82700	91900	99250	106600	113950	121300
Williams County, OH								
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	64350	73500	82700	91900	99250	106600	113950	121300
Wyandot County, OH								
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	64350	73500	82700	91900	99250	106600	113950	121300

* 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 with Payment Assistance Method One

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	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	64350	73500	82700	91900	99250	106600	113950	121300
Fort Smith, AR-OK MSA								
Fort Smith, AR-OK HUD Metro FMR Area								
VERY LOW INCOME	19050	21750	24450	27150	29350	31500	33700	35850
LOW INCOME	30400	34750	39100	43450	46950	50400	53900	57350
MODERATE INCOME	35900	40250	44600	48950	52450	55900	59400	62850
MOD.INC-GUAR.LOAN	64350	73500	82700	91900	99250	106600	113950	121300
Le Flore County, OK HUD Metro FMR Area								
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
Oklahoma City, OK MSA								
Grady County, OK 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	64350	73500	82700	91900	99250	106600	113950	121300
Lincoln County, OK HUD Metro FMR Area								
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	64350	73500	82700	91900	99250	106600	113950	121300

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

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	64350	73500	82700	91900	99250	106600	113950	121300
Tulsa, OK MSA								
Okmulgee County, OK HUD Metro FMR Area								
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	64350	73500	82700	91900	99250	106600	113950	121300
Pawnee County, OK HUD Metro FMR Area								
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	64350	73500	82700	91900	99250	106600	113950	121300
Tulsa, OK 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	64350	73500	82700	91900	99250	106600	113950	121300
Adair County, OK								
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
Atoka County, OK								
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	64350	73500	82700	91900	99250	106600	113950	121300

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

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
Bryan County, OK								
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	64350	73500	82700	91900	99250	106600	113950	121300
Caddo County, OK								
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
Cherokee County, OK								
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	64350	73500	82700	91900	99250	106600	113950	121300
Choctaw County, OK								
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	64350	73500	82700	91900	99250	106600	113950	121300

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

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
Craig County, OK								
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	64350	73500	82700	91900	99250	106600	113950	121300
Custer County, OK								
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	64350	73500	82700	91900	99250	106600	113950	121300
Delaware County, OK								
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	64350	73500	82700	91900	99250	106600	113950	121300
Dewey County, OK								
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
Garvin County, OK								
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	64350	73500	82700	91900	99250	106600	113950	121300

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

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	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	64350	73500	82700	91900	99250	106600	113950	121300
Greer County, OK								
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	64350	73500	82700	91900	99250	106600	113950	121300
Harmon County, OK								
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	64350	73500	82700	91900	99250	106600	113950	121300
Harper County, OK								
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	64350	73500	82700	91900	99250	106600	113950	121300
Haskell County, OK								
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	64350	73500	82700	91900	99250	106600	113950	121300
Hughes County, OK								
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	64350	73500	82700	91900	99250	106600	113950	121300
Jackson County, OK								
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	64350	73500	82700	91900	99250	106600	113950	121300
Jefferson County, OK								
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	64350	73500	82700	91900	99250	106600	113950	121300

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

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	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	64350	73500	82700	91900	99250	106600	113950	121300
Kay County, OK								
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
Kiowa County, OK								
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	64350	73500	82700	91900	99250	106600	113950	121300
Latimer County, OK								
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	64350	73500	82700	91900	99250	106600	113950	121300
Love County, OK								
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
Marshall County, OK								
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	64350	73500	82700	91900	99250	106600	113950	121300

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

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	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	64350	73500	82700	91900	99250	106600	113950	121300
McCurtain County, OK								
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	64350	73500	82700	91900	99250	106600	113950	121300
McIntosh County, OK								
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	64350	73500	82700	91900	99250	106600	113950	121300
Murray County, OK								
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	64350	73500	82700	91900	99250	106600	113950	121300
Muskogee County, OK								
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	64350	73500	82700	91900	99250	106600	113950	121300
Noble County, OK								
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	64350	73500	82700	91900	99250	106600	113950	121300
Nowata County, OK								
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	64350	73500	82700	91900	99250	106600	113950	121300
Okfuskee County, OK								
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	64350	73500	82700	91900	99250	106600	113950	121300

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

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	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	64350	73500	82700	91900	99250	106600	113950	121300
Payne County, OK								
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	64350	73500	82700	91900	99250	106600	113950	121300
Pittsburg County, OK								
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	64350	73500	82700	91900	99250	106600	113950	121300
Pontotoc County, OK								
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
Pushmataha County, OK								
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
Seminole County, OK								
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	64350	73500	82700	91900	99250	106600	113950	121300

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

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	64350	73500	82700	91900	99250	106600	113950	121300
Texas County, OK								
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	64350	73500	82700	91900	99250	106600	113950	121300
Tillman County, OK								
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	64350	73500	82700	91900	99250	106600	113950	121300
Washington County, OK								
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	64350	73500	82700	91900	99250	106600	113950	121300
Washita County, OK								
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300

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

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	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	64350	73500	82700	91900	99250	106600	113950	121300
Bend-Redmond, OR 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
Corvallis, OR 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
Eugene-Springfield, OR MSA								
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	64350	73500	82700	91900	99250	106600	113950	121300
Grants Pass, 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	64350	73500	82700	91900	99250	106600	113950	121300
Medford, OR MSA								
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	64350	73500	82700	91900	99250	106600	113950	121300
Portland-Vancouver-Hillsboro, OR-WA MSA								
VERY LOW INCOME	33850	38700	43550	48350	52250	56100	60000	63850
LOW INCOME	54150	61900	69600	77350	83550	89750	95900	102100
MODERATE INCOME	59650	67400	75100	82850	89050	95250	101400	107600
MOD. INC-GUAR. LOAN	77850	88950	100100	111200	120100	129000	137900	146800
Salem, OR 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	64350	73500	82700	91900	99250	106600	113950	121300

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

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	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	64350	73500	82700	91900	99250	106600	113950	121300
Clatsop County, OR								
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	64350	73500	82700	91900	99250	106600	113950	121300
Coos County, OR								
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	64350	73500	82700	91900	99250	106600	113950	121300
Crook County, OR								
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	64350	73500	82700	91900	99250	106600	113950	121300
Curry County, OR								
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	64350	73500	82700	91900	99250	106600	113950	121300
Douglas County, OR								
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	64350	73500	82700	91900	99250	106600	113950	121300
Gilliam County, OR								
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	64350	73500	82700	91900	99250	106600	113950	121300
Grant County, OR								
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	64350	73500	82700	91900	99250	106600	113950	121300

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

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

MFH Direct/Guaranteed with Payment Assistance Method One

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*
Harney County, OR								
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	64350	73500	82700	91900	99250	106600	113950	121300
Hood River County, OR								
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	64350	73500	82700	91900	99250	106600	113950	121300
Jefferson County, OR								
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	64350	73500	82700	91900	99250	106600	113950	121300
Klamath County, OR								
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	64350	73500	82700	91900	99250	106600	113950	121300
Lake County, OR								
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	64350	73500	82700	91900	99250	106600	113950	121300
Lincoln County, OR								
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	64350	73500	82700	91900	99250	106600	113950	121300
Malheur County, OR								
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	64350	73500	82700	91900	99250	106600	113950	121300
Morrow County, OR								
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	64350	73500	82700	91900	99250	106600	113950	121300

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

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	64350	73500	82700	91900	99250	106600	113950	121300	
Tillamook County, OR									
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	64350	73500	82700	91900	99250	106600	113950	121300	
Umatilla County, OR									
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	64350	73500	82700	91900	99250	106600	113950	121300	
Union County, OR									
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	64350	73500	82700	91900	99250	106600	113950	121300	
Wallowa County, OR									
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	64350	73500	82700	91900	99250	106600	113950	121300	
Wasco County, OR									
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	64350	73500	82700	91900	99250	106600	113950	121300	
Wheeler County, OR									
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	64350	73500	82700	91900	99250	106600	113950	121300	

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

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	28700	32800	36900	40950	44250	47550	50800	54100
LOW INCOME	45850	52400	58950	65500	70750	76000	81200	86450
MODERATE INCOME	51350	57900	64450	71000	76250	81500	86700	91950
MOD. INC-GUAR. LOAN	65900	75300	84750	94150	101700	109200	116750	124300
Altoona, PA 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	64350	73500	82700	91900	99250	106600	113950	121300
Bloomsburg-Berwick, PA MSA								
Columbia County, PA HUD Metro FMR Area								
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	64350	73500	82700	91900	99250	106600	113950	121300
Montour County, PA 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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
East Stroudsburg, PA MSA								
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
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	64350	73500	82700	91900	99250	106600	113950	121300

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

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	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	64350	73500	82700	91900	99250	106600	113950	121300
Lancaster, PA 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
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
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 with Payment Assistance Method One

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	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	64350	73500	82700	91900	99250	106600	113950	121300
Pittsburgh, PA HUD Metro FMR Area								
VERY LOW INCOME	29700	33950	38200	42400	45800	49200	52600	56000
LOW INCOME	47500	54300	61050	67850	73300	78700	84150	89550
MODERATE INCOME	53000	59800	66550	73350	78800	84200	89650	95050
MOD.INC-GUAR.LOAN	68300	78050	87800	97550	105350	113150	120950	128750
Reading, 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
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	64350	73500	82700	91900	99250	106600	113950	121300
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	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	64350	73500	82700	91900	99250	106600	113950	121300
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 4 EXCEPT FOR MODERATE INCOME FAMILIES, FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	64350	73500	82700	91900	99250	106600	113950	121300
Bedford County, PA								
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
Cameron County, PA								
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	64350	73500	82700	91900	99250	106600	113950	121300
Clarion County, PA								
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	64350	73500	82700	91900	99250	106600	113950	121300
Clearfield County, PA								
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	64350	73500	82700	91900	99250	106600	113950	121300
Clinton County, PA								
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	64350	73500	82700	91900	99250	106600	113950	121300

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

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	64350	73500	82700	91900	99250	106600	113950	121300
Elk County, PA								
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	64350	73500	82700	91900	99250	106600	113950	121300
Forest County, PA								
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
Greene County, PA								
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	64350	73500	82700	91900	99250	106600	113950	121300
Huntingdon County, PA								
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	64350	73500	82700	91900	99250	106600	113950	121300
Indiana County, PA								
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	64350	73500	82700	91900	99250	106600	113950	121300
Jefferson County, PA								
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	64350	73500	82700	91900	99250	106600	113950	121300

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

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

MFH Direct/Guaranteed with Payment Assistance Method One

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*
Juniata 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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
McKean County, PA								
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	64350	73500	82700	91900	99250	106600	113950	121300
Mifflin County, PA								
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
Potter County, PA								
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	64350	73500	82700	91900	99250	106600	113950	121300
Schuylkill County, PA								
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	64350	73500	82700	91900	99250	106600	113950	121300
Snyder County, PA								
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	64350	73500	82700	91900	99250	106600	113950	121300

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

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	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	64350	73500	82700	91900	99250	106600	113950	121300
Sullivan County, PA								
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	64350	73500	82700	91900	99250	106600	113950	121300
Susquehanna County, PA								
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	64350	73500	82700	91900	99250	106600	113950	121300
Tioga County, PA								
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	64350	73500	82700	91900	99250	106600	113950	121300
Union County, PA								
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	64350	73500	82700	91900	99250	106600	113950	121300
Venango County, PA								
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	64350	73500	82700	91900	99250	106600	113950	121300
Warren County, PA								
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	64350	73500	82700	91900	99250	106600	113950	121300
Wayne 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	64350	73500	82700	91900	99250	106600	113950	121300

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

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	37050	42350	47650	52900	57150	61400	65600	69850
LOW INCOME	55950	63900	71900	79900	86300	92700	99100	105450
MODERATE INCOME	61450	69400	77400	85400	91800	98200	104600	110950
MOD.INC-GUAR.LOAN	80400	91900	103350	114850	124050	133250	142400	151600
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	32850	37550	42250	46900	50700	54450	58200	61950
LOW INCOME	52550	60050	67550	75050	81050	87050	93050	99050
MODERATE INCOME	58050	65550	73050	80550	86550	92550	98550	104550
MOD.INC-GUAR.LOAN	75550	86300	97100	107900	116550	125150	133800	142450

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

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	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	64350	73500	82700	91900	99250	106600	113950	121300
Charleston-North Charleston, SC MSA								
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
Charlotte-Concord-Gastonia, NC-SC MSA								
Charlotte-Concord-Gastonia, NC-SC 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
Chester County, SC HUD Metro FMR Area								
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	64350	73500	82700	91900	99250	106600	113950	121300
Lancaster County, SC 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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300

* 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 8+ PERSON FAMILIES

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
Greenville-Anderson-Mauldin, SC MSA								
Anderson, SC HUD Metro FMR Area								
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	64350	73500	82700	91900	99250	106600	113950	121300
Greenville-Mauldin-Easley, SC HUD Metro FMR Area								
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
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	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	64350	73500	82700	91900	99250	106600	113950	121300

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

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

MFH Direct/Guaranteed with Payment Assistance Method One

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 Are								
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	64350	73500	82700	91900	99250	106600	113950	121300
Spartanburg, SC MSA								
Spartanburg, SC 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	64350	73500	82700	91900	99250	106600	113950	121300
Union County, SC HUD Metro FMR Area								
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
Abbeville County, SC								
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	64350	73500	82700	91900	99250	106600	113950	121300
Allendale County, SC								
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	64350	73500	82700	91900	99250	106600	113950	121300
Bamberg County, SC								
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	64350	73500	82700	91900	99250	106600	113950	121300

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MFH Direct/Guaranteed with Payment Assistance Method One

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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
Chesterfield County, SC								
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	64350	73500	82700	91900	99250	106600	113950	121300
Clarendon County, SC								
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	64350	73500	82700	91900	99250	106600	113950	121300
Colleton County, SC								
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	64350	73500	82700	91900	99250	106600	113950	121300
Dillon County, SC								
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	64350	73500	82700	91900	99250	106600	113950	121300
Georgetown County, SC								
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300

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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 with Payment Assistance Method One

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	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	64350	73500	82700	91900	99250	106600	113950	121300
Lee County, SC								
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	64350	73500	82700	91900	99250	106600	113950	121300
Marion County, SC								
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	64350	73500	82700	91900	99250	106600	113950	121300
Marlboro County, SC								
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	64350	73500	82700	91900	99250	106600	113950	121300
McCormick County, SC								
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
Oconee County, SC								
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	64350	73500	82700	91900	99250	106600	113950	121300
Orangeburg County, SC								
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	64350	73500	82700	91900	99250	106600	113950	121300

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MFH Direct/Guaranteed with Payment Assistance Method One

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	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	64350	73500	82700	91900	99250	106600	113950	121300

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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 with Payment Assistance Method One

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	64350	73500	82700	91900	99250	106600	113950	121300
Meade County, SD 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	64350	73500	82700	91900	99250	106600	113950	121300
Rapid City, SD 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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300

* 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 8+ PERSON FAMILIES

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MFH Direct/Guaranteed with Payment Assistance Method One

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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
Brookings County, SD								
VERY LOW INCOME	30150	34450	38750	43050	46500	49950	53400	56850
LOW INCOME	48250	55100	62000	68900	74400	79900	85450	90950
MODERATE INCOME	53750	60600	67500	74400	79900	85400	90950	96450
MOD. INC-GUAR. LOAN	69350	79250	89150	99050	106950	114900	122800	130750
Brown County, SD								
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
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300

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

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
Clay County, SD								
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
Codington 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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300

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

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	64350	73500	82700	91900	99250	106600	113950	121300
Douglas County, SD								
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	64350	73500	82700	91900	99250	106600	113950	121300
Edmunds County, SD								
VERY LOW INCOME	28700	32800	36900	40950	44250	47550	50800	54100
LOW INCOME	45850	52400	58950	65500	70750	76000	81200	86450
MODERATE INCOME	51350	57900	64450	71000	76250	81500	86700	91950
MOD. INC-GUAR. LOAN	65900	75300	84750	94150	101700	109200	116750	124300
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300

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

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
Hughes County, SD								
VERY LOW INCOME	33750	38550	43350	48150	52050	55900	59750	63600
LOW INCOME	53950	61650	69350	77050	83200	89400	95550	101700
MODERATE INCOME	59450	67150	74850	82550	88700	94900	101050	107200
MOD. INC-GUAR. LOAN	77550	88600	99700	110750	119600	128450	137350	146200
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300

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

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	64350	73500	82700	91900	99250	106600	113950	121300
Jones 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	64350	73500	82700	91900	99250	106600	113950	121300
Kingsbury County, SD								
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	64350	73500	82700	91900	99250	106600	113950	121300
Lake County, SD								
VERY LOW INCOME	28600	32700	36800	40850	44150	47400	50700	53950
LOW INCOME	45750	52300	58800	65350	70600	75800	81050	86250
MODERATE INCOME	51250	57800	64300	70850	76100	81300	86550	91750
MOD. INC-GUAR. LOAN	65750	75150	84550	93950	101450	109000	116500	124000
Lawrence County, SD								
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
Marshall County, SD								
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300

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

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
Moody County, SD								
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300

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

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	64350	73500	82700	91900	99250	106600	113950	121300
Stanley 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	64350	73500	82700	91900	99250	106600	113950	121300
Sully County, SD								
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
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300

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

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	64350	73500	82700	91900	99250	106600	113950	121300	
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	64350	73500	82700	91900	99250	106600	113950	121300	
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	64350	73500	82700	91900	99250	106600	113950	121300	
Jackson, TN MSA									
Crockett County, TN HUD Metro FMR Area									
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	64350	73500	82700	91900	99250	106600	113950	121300	
Jackson, TN 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	64350	73500	82700	91900	99250	106600	113950	121300	
Johnson City, TN MSA									
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	64350	73500	82700	91900	99250	106600	113950	121300	
Kingsport-Bristol-Bristol, TN-VA MSA									
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	64350	73500	82700	91900	99250	106600	113950	121300	

* 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 8+ PERSON FAMILIES

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	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	64350	73500	82700	91900	99250	106600	113950	121300
Grainger County, TN HUD Metro FMR Area								
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
Morgan County, TN HUD Metro FMR Area								
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	64350	73500	82700	91900	99250	106600	113950	121300
Roane County, TN 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	64350	73500	82700	91900	99250	106600	113950	121300
Memphis, TN-MS-AR MSA								
Memphis, TN-MS-AR HUD Metro FMR Area								
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	64350	73500	82700	91900	99250	106600	113950	121300
Morristown, TN 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	64350	73500	82700	91900	99250	106600	113950	121300

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN 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 with Payment Assistance Method One

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	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	64350	73500	82700	91900	99250	106600	113950	121300
Macon County, TN HUD Metro FMR Area								
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
Nashville-Davidson--Murfreesboro--Franklin, TN HUD Metro FMR								
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
Smith County, TN HUD Metro FMR Area								
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	64350	73500	82700	91900	99250	106600	113950	121300
Bedford 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	64350	73500	82700	91900	99250	106600	113950	121300
Benton 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	64350	73500	82700	91900	99250	106600	113950	121300

* 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 8+ PERSON FAMILIES

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	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	64350	73500	82700	91900	99250	106600	113950	121300
Carroll 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	64350	73500	82700	91900	99250	106600	113950	121300
Claiborne 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	64350	73500	82700	91900	99250	106600	113950	121300
Clay 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	64350	73500	82700	91900	99250	106600	113950	121300
Cocke 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	64350	73500	82700	91900	99250	106600	113950	121300
Coffee County, TN								
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	64350	73500	82700	91900	99250	106600	113950	121300
Cumberland 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	64350	73500	82700	91900	99250	106600	113950	121300
DeKalb 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	64350	73500	82700	91900	99250	106600	113950	121300

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MFH Direct/Guaranteed with Payment Assistance Method One

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	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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
Fentress 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	64350	73500	82700	91900	99250	106600	113950	121300
Franklin County, TN								
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	64350	73500	82700	91900	99250	106600	113950	121300
Gibson 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	64350	73500	82700	91900	99250	106600	113950	121300
Giles County, TN								
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	64350	73500	82700	91900	99250	106600	113950	121300
Greene 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	64350	73500	82700	91900	99250	106600	113950	121300
Grundy 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	64350	73500	82700	91900	99250	106600	113950	121300

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

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	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	64350	73500	82700	91900	99250	106600	113950	121300
Hardeman 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	64350	73500	82700	91900	99250	106600	113950	121300
Hardin 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	64350	73500	82700	91900	99250	106600	113950	121300
Haywood 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	64350	73500	82700	91900	99250	106600	113950	121300
Henderson 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	64350	73500	82700	91900	99250	106600	113950	121300
Henry 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	64350	73500	82700	91900	99250	106600	113950	121300
Houston 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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300

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

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	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	64350	73500	82700	91900	99250	106600	113950	121300
Johnson 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	64350	73500	82700	91900	99250	106600	113950	121300
Lake 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	64350	73500	82700	91900	99250	106600	113950	121300
Lauderdale 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	64350	73500	82700	91900	99250	106600	113950	121300
Lawrence 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	64350	73500	82700	91900	99250	106600	113950	121300
Lewis 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	64350	73500	82700	91900	99250	106600	113950	121300
Lincoln 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	64350	73500	82700	91900	99250	106600	113950	121300
Marshall County, TN								
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	64350	73500	82700	91900	99250	106600	113950	121300

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

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	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	64350	73500	82700	91900	99250	106600	113950	121300
McNairy 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	64350	73500	82700	91900	99250	106600	113950	121300
Meigs 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	64350	73500	82700	91900	99250	106600	113950	121300
Monroe 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	64350	73500	82700	91900	99250	106600	113950	121300
Moore County, TN								
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	64350	73500	82700	91900	99250	106600	113950	121300
Obion 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	64350	73500	82700	91900	99250	106600	113950	121300
Overton 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	64350	73500	82700	91900	99250	106600	113950	121300
Perry 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	64350	73500	82700	91900	99250	106600	113950	121300

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

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	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	64350	73500	82700	91900	99250	106600	113950	121300
Putnam 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	64350	73500	82700	91900	99250	106600	113950	121300
Rhea 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	64350	73500	82700	91900	99250	106600	113950	121300
Scott 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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
Van Buren 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	64350	73500	82700	91900	99250	106600	113950	121300
Warren 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	64350	73500	82700	91900	99250	106600	113950	121300

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

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	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	64350	73500	82700	91900	99250	106600	113950	121300	
Weakley 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	64350	73500	82700	91900	99250	106600	113950	121300	
White 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	64350	73500	82700	91900	99250	106600	113950	121300	

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

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
Oldham County, TX 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	64350	73500	82700	91900	99250	106600	113950	121300
Austin-Round Rock, TX MSA								
VERY LOW INCOME	34650	39600	44550	49450	53450	57400	61350	65300
LOW INCOME	55350	63300	71200	79100	85450	91750	98100	104400
MODERATE INCOME	60850	68800	76700	84600	90950	97250	103600	109900
MOD.INC-GUAR.LOAN	79600	90950	102350	113700	122800	131900	141000	150100
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	64350	73500	82700	91900	99250	106600	113950	121300
Newton County, TX 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	64350	73500	82700	91900	99250	106600	113950	121300
Brownsville-Harlingen, TX MSA								
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	64350	73500	82700	91900	99250	106600	113950	121300

* 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 8+ PERSON FAMILIES

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	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	64350	73500	82700	91900	99250	106600	113950	121300
Corpus Christi, TX MSA								
Aransas County, TX 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	64350	73500	82700	91900	99250	106600	113950	121300
Corpus Christi, TX HUD Metro FMR Area								
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	64350	73500	82700	91900	99250	106600	113950	121300
Dallas-Fort Worth-Arlington, TX MSA								
Dallas, TX HUD Metro FMR Area								
VERY LOW INCOME	31150	35600	40050	44500	48100	51650	55200	58750
LOW INCOME	49850	56950	64100	71200	76900	82600	88300	94000
MODERATE INCOME	55350	62450	69600	76700	82400	88100	93800	99500
MOD.INC-GUAR.LOAN	71650	81900	92100	102350	110550	118750	126900	135100
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300

* 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 8+ PERSON FAMILIES

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	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	64350	73500	82700	91900	99250	106600	113950	121300
El Paso, TX MSA								
El Paso, TX 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	64350	73500	82700	91900	99250	106600	113950	121300
Hudspeth County, TX 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	64350	73500	82700	91900	99250	106600	113950	121300
Houston-The Woodlands-Sugar Land, TX MSA								
Austin County, TX 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
Brazoria County, TX HUD Metro FMR Area								
VERY LOW INCOME	35600	40650	45750	50800	54900	58950	63000	67100
LOW INCOME	55950	63900	71900	79900	86300	92700	99100	105450
MODERATE INCOME	61450	69400	77400	85400	91800	98200	104600	110950
MOD. INC-GUAR. LOAN	80400	91900	103350	114850	124050	133250	142400	151600
Houston-The Woodlands-Sugar Land, TX HUD Metro FMR Area								
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	64350	73500	82700	91900	99250	106600	113950	121300
Killeen-Temple, TX MSA								
Killeen-Temple, TX 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	64350	73500	82700	91900	99250	106600	113950	121300

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

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	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	64350	73500	82700	91900	99250	106600	113950	121300
Laredo, TX MSA								
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	64350	73500	82700	91900	99250	106600	113950	121300
Longview, TX MSA								
Longview, TX 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	64350	73500	82700	91900	99250	106600	113950	121300
Rusk County, TX 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	64350	73500	82700	91900	99250	106600	113950	121300
Lubbock, TX MSA								
Lubbock, TX 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	64350	73500	82700	91900	99250	106600	113950	121300
Lynn County, TX 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	64350	73500	82700	91900	99250	106600	113950	121300
McAllen-Edinburg-Mission, TX MSA								
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	64350	73500	82700	91900	99250	106600	113950	121300

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MFH Direct/Guaranteed with Payment Assistance Method One

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	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	64350	73500	82700	91900	99250	106600	113950	121300
Midland, TX 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	76600	87550	98500	109450	118200	126950	135700	144450
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
San Antonio-New Braunfels, TX MSA								
Atascosa County, TX HUD Metro FMR Area								
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	64350	73500	82700	91900	99250	106600	113950	121300
Kendall County, TX HUD Metro FMR Area								
VERY LOW INCOME	36350	41550	46750	51900	56100	60250	64400	68550
LOW INCOME	55950	63900	71900	79900	86300	92700	99100	105450
MODERATE INCOME	61450	69400	77400	85400	91800	98200	104600	110950
MOD.INC-GUAR.LOAN	80400	91900	103350	114850	124050	133250	142400	151600

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MFH Direct/Guaranteed with Payment Assistance Method One

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	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	64350	73500	82700	91900	99250	106600	113950	121300
San Antonio-New Braunfels, TX 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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
Victoria, TX MSA								
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	64350	73500	82700	91900	99250	106600	113950	121300
Waco, TX MSA								
Falls County, TX 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	64350	73500	82700	91900	99250	106600	113950	121300

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MFH Direct/Guaranteed with Payment Assistance Method One

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	64350	73500	82700	91900	99250	106600	113950	121300
Wichita Falls, TX 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	64350	73500	82700	91900	99250	106600	113950	121300
Anderson County, TX								
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	64350	73500	82700	91900	99250	106600	113950	121300
Andrews 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
Angelina County, TX								
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	64350	73500	82700	91900	99250	106600	113950	121300
Bailey County, TX								
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
Bee County, TX								
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	64350	73500	82700	91900	99250	106600	113950	121300

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MFH Direct/Guaranteed with Payment Assistance Method One

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	64350	73500	82700	91900	99250	106600	113950	121300
Borden County, TX								
VERY LOW INCOME	32500	37150	41800	46400	50150	53850	57550	61250
LOW INCOME	52000	59400	66850	74250	80200	86150	92050	98000
MODERATE INCOME	57500	64900	72350	79750	85700	91650	97550	103500
MOD. INC-GUAR. LOAN	74750	85400	96100	106750	115300	123850	132350	140900
Bosque County, TX								
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	64350	73500	82700	91900	99250	106600	113950	121300
Brewster County, TX								
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	64350	73500	82700	91900	99250	106600	113950	121300
Briscoe County, TX								
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	64350	73500	82700	91900	99250	106600	113950	121300
Brooks County, TX								
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	64350	73500	82700	91900	99250	106600	113950	121300
Brown County, TX								
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	64350	73500	82700	91900	99250	106600	113950	121300
Burnet County, TX								
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	64350	73500	82700	91900	99250	106600	113950	121300

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

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	64350	73500	82700	91900	99250	106600	113950	121300
Camp County, TX								
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	64350	73500	82700	91900	99250	106600	113950	121300
Cass County, TX								
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	64350	73500	82700	91900	99250	106600	113950	121300
Castro County, TX								
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	64350	73500	82700	91900	99250	106600	113950	121300
Cherokee County, TX								
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
Cochran County, TX								
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300

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

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	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	64350	73500	82700	91900	99250	106600	113950	121300
Collingsworth County, TX								
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
Comanche County, TX								
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
Cottle County, TX								
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	64350	73500	82700	91900	99250	106600	113950	121300
Crane County, TX								
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 with Payment Assistance Method One

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	64350	73500	82700	91900	99250	106600	113950	121300
Culberson County, TX								
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	64350	73500	82700	91900	99250	106600	113950	121300
Dallam County, TX								
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	64350	73500	82700	91900	99250	106600	113950	121300
Dawson County, TX								
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	64350	73500	82700	91900	99250	106600	113950	121300
DeWitt County, TX								
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	64350	73500	82700	91900	99250	106600	113950	121300
Deaf Smith County, TX								
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
Dickens County, TX								
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	64350	73500	82700	91900	99250	106600	113950	121300

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

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	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	64350	73500	82700	91900	99250	106600	113950	121300
Donley County, TX								
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	64350	73500	82700	91900	99250	106600	113950	121300
Duval County, TX								
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	64350	73500	82700	91900	99250	106600	113950	121300
Eastland County, TX								
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
Erath County, TX								
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	64350	73500	82700	91900	99250	106600	113950	121300
Fannin 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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300

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

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	64350	73500	82700	91900	99250	106600	113950	121300
Floyd County, TX								
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	64350	73500	82700	91900	99250	106600	113950	121300
Foard County, TX								
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	64350	73500	82700	91900	99250	106600	113950	121300
Franklin County, TX								
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	64350	73500	82700	91900	99250	106600	113950	121300
Freestone County, TX								
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	64350	73500	82700	91900	99250	106600	113950	121300
Frio County, TX								
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	64350	73500	82700	91900	99250	106600	113950	121300
Gaines County, TX								
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	64350	73500	82700	91900	99250	106600	113950	121300
Garza 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	64350	73500	82700	91900	99250	106600	113950	121300

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

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	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	64350	73500	82700	91900	99250	106600	113950	121300
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	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	64350	73500	82700	91900	99250	106600	113950	121300
Gray County, TX								
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	64350	73500	82700	91900	99250	106600	113950	121300
Grimes County, TX								
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	64350	73500	82700	91900	99250	106600	113950	121300
Hale County, TX								
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	64350	73500	82700	91900	99250	106600	113950	121300
Hall County, TX								
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	64350	73500	82700	91900	99250	106600	113950	121300
Hamilton County, TX								
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	64350	73500	82700	91900	99250	106600	113950	121300

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

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	64350	73500	82700	91900	99250	106600	113950	121300
Hardeman County, TX								
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	64350	73500	82700	91900	99250	106600	113950	121300
Harrison County, TX								
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
Haskell County, TX								
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
Henderson County, TX								
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	64350	73500	82700	91900	99250	106600	113950	121300
Hill 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	64350	73500	82700	91900	99250	106600	113950	121300

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

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	64350	73500	82700	91900	99250	106600	113950	121300
Hopkins 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	64350	73500	82700	91900	99250	106600	113950	121300
Houston County, TX								
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
Hutchinson County, TX								
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
Jasper 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	64350	73500	82700	91900	99250	106600	113950	121300

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

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	64350	73500	82700	91900	99250	106600	113950	121300
Jim Hogg County, TX								
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	64350	73500	82700	91900	99250	106600	113950	121300
Jim Wells County, TX								
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	64350	73500	82700	91900	99250	106600	113950	121300
Karnes County, TX								
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	64350	73500	82700	91900	99250	106600	113950	121300
Kenedy County, TX								
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	64350	73500	82700	91900	99250	106600	113950	121300
Kent 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	64350	73500	82700	91900	99250	106600	113950	121300
Kerr 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	64350	73500	82700	91900	99250	106600	113950	121300
Kimble County, TX								
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	64350	73500	82700	91900	99250	106600	113950	121300

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

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	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	64350	73500	82700	91900	99250	106600	113950	121300
Kleberg County, TX								
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	64350	73500	82700	91900	99250	106600	113950	121300
Knox County, TX								
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	64350	73500	82700	91900	99250	106600	113950	121300
La Salle County, TX								
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	64350	73500	82700	91900	99250	106600	113950	121300
Lamar County, TX								
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	64350	73500	82700	91900	99250	106600	113950	121300
Lamb County, TX								
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	64350	73500	82700	91900	99250	106600	113950	121300
Lavaca 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	64350	73500	82700	91900	99250	106600	113950	121300

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

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
Limestone County, TX								
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
Live Oak 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	64350	73500	82700	91900	99250	106600	113950	121300
Llano County, TX								
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	64350	73500	82700	91900	99250	106600	113950	121300
Loving County, TX								
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
Madison County, TX								
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	64350	73500	82700	91900	99250	106600	113950	121300

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

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
Matagorda County, TX								
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	64350	73500	82700	91900	99250	106600	113950	121300
Maverick County, TX								
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	64350	73500	82700	91900	99250	106600	113950	121300
McCulloch County, TX								
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	64350	73500	82700	91900	99250	106600	113950	121300
McMullen 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	64350	73500	82700	91900	99250	106600	113950	121300
Menard County, TX								
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	64350	73500	82700	91900	99250	106600	113950	121300
Milam County, TX								
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	64350	73500	82700	91900	99250	106600	113950	121300

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

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	64350	73500	82700	91900	99250	106600	113950	121300
Mitchell County, TX								
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	64350	73500	82700	91900	99250	106600	113950	121300
Montague County, TX								
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
Morris County, TX								
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	64350	73500	82700	91900	99250	106600	113950	121300
Motley County, TX								
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	64350	73500	82700	91900	99250	106600	113950	121300
Nacogdoches County, TX								
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	64350	73500	82700	91900	99250	106600	113950	121300
Navarro County, TX								
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	64350	73500	82700	91900	99250	106600	113950	121300

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

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	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	64350	73500	82700	91900	99250	106600	113950	121300
Ochiltree County, TX								
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	64350	73500	82700	91900	99250	106600	113950	121300
Palo Pinto County, TX								
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
Parmer County, TX								
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
Polk County, TX								
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	64350	73500	82700	91900	99250	106600	113950	121300
Presidio County, TX								
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	64350	73500	82700	91900	99250	106600	113950	121300

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

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
Real County, TX								
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	64350	73500	82700	91900	99250	106600	113950	121300
Red River County, TX								
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	64350	73500	82700	91900	99250	106600	113950	121300
Reeves County, TX								
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
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	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	64350	73500	82700	91900	99250	106600	113950	121300

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

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	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	64350	73500	82700	91900	99250	106600	113950	121300
San Augustine County, TX								
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
San Saba County, TX								
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
Scurry 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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
Shelby County, TX								
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	64350	73500	82700	91900	99250	106600	113950	121300

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

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	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	64350	73500	82700	91900	99250	106600	113950	121300
Starr County, TX								
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	64350	73500	82700	91900	99250	106600	113950	121300
Stephens County, TX								
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	64350	73500	82700	91900	99250	106600	113950	121300
Sterling County, TX								
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	64350	73500	82700	91900	99250	106600	113950	121300
Stonewall County, TX								
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	64350	73500	82700	91900	99250	106600	113950	121300
Sutton County, TX								
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	64350	73500	82700	91900	99250	106600	113950	121300
Swisher County, TX								
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	64350	73500	82700	91900	99250	106600	113950	121300
Terrell County, TX								
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	64350	73500	82700	91900	99250	106600	113950	121300

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

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	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	64350	73500	82700	91900	99250	106600	113950	121300
Throckmorton County, TX								
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	64350	73500	82700	91900	99250	106600	113950	121300
Titus County, TX								
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	64350	73500	82700	91900	99250	106600	113950	121300
Trinity County, TX								
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
Uvalde County, TX								
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	64350	73500	82700	91900	99250	106600	113950	121300
Val Verde County, TX								
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	64350	73500	82700	91900	99250	106600	113950	121300

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

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
Ward County, TX								
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	64350	73500	82700	91900	99250	106600	113950	121300
Washington County, TX								
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	64350	73500	82700	91900	99250	106600	113950	121300
Wharton 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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
Wilbarger County, TX								
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	64350	73500	82700	91900	99250	106600	113950	121300
Willacy County, TX								
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	64350	73500	82700	91900	99250	106600	113950	121300

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

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	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	64350	73500	82700	91900	99250	106600	113950	121300
Wood 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	64350	73500	82700	91900	99250	106600	113950	121300
Yoakum County, TX								
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
Zapata County, TX								
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	64350	73500	82700	91900	99250	106600	113950	121300
Zavala County, TX								
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	64350	73500	82700	91900	99250	106600	113950	121300

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

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
Ogden-Clearfield, UT HUD Metro FMR Area								
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
Provo-Orem, UT 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
Salt Lake City, UT MSA								
Salt Lake City, UT HUD Metro FMR Area								
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
MOD.INC-GUAR.LOAN	74200	84800	95400	106000	114500	122950	131450	139900
Tooele County, UT 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
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	64350	73500	82700	91900	99250	106600	113950	121300

* 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 with Payment Assistance Method One

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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
Daggett County, UT								
VERY LOW INCOME	31650	36150	40650	45150	48800	52400	56000	59600
LOW INCOME	50600	57800	65050	72250	78050	83800	89600	95350
MODERATE INCOME	56100	63300	70550	77750	83550	89300	95100	100850
MOD. INC-GUAR. LOAN	72700	83100	93450	103850	112150	120450	128750	137100
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300

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

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	64350	73500	82700	91900	99250	106600	113950	121300	
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	64350	73500	82700	91900	99250	106600	113950	121300	
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	64350	73500	82700	91900	99250	106600	113950	121300	
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	64350	73500	82700	91900	99250	106600	113950	121300	
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	64350	73500	82700	91900	99250	106600	113950	121300	
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	64350	73500	82700	91900	99250	106600	113950	121300	
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	64350	73500	82700	91900	99250	106600	113950	121300	
Summit County, UT									
VERY LOW INCOME	41850	47800	53800	59750	64550	69350	74100	78900	
LOW INCOME	55950	63900	71900	79900	86300	92700	99100	105450	
MODERATE INCOME	61450	69400	77400	85400	91800	98200	104600	110950	
MOD. INC-GUAR. LOAN	80400	91900	103350	114850	124050	133250	142400	151600	

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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 with Payment Assistance Method One

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*	
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	64350	73500	82700	91900	99250	106600	113950	121300	
Wasatch County, UT									
VERY LOW INCOME	32500	37150	41800	46400	50150	53850	57550	61250	
LOW INCOME	52000	59400	66850	74250	80200	86150	92050	98000	
MODERATE INCOME	57500	64900	72350	79750	85700	91650	97550	103500	
MOD. INC-GUAR. LOAN	74750	85400	96100	106750	115300	123850	132350	140900	
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	64350	73500	82700	91900	99250	106600	113950	121300	

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

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

MFH Direct/Guaranteed with Payment Assistance Method One

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*
Burlington-South Burlington, VT MSA								
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
Addison County, VT								
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
Bennington County, VT								
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	65650	75000	84400	93750	101250	108750	116250	123750
Caledonia County, VT								
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	65650	75000	84400	93750	101250	108750	116250	123750
Essex County, VT								
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	65650	75000	84400	93750	101250	108750	116250	123750
Lamoille County, VT								
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	65650	75000	84400	93750	101250	108750	116250	123750
Orange County, VT								
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	65650	75000	84400	93750	101250	108750	116250	123750
Orleans County, VT								
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	65650	75000	84400	93750	101250	108750	116250	123750

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

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	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	65650	75000	84400	93750	101250	108750	116250	123750
Washington County, VT								
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
Windham County, VT								
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	65650	75000	84400	93750	101250	108750	116250	123750
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	65650	75000	84400	93750	101250	108750	116250	123750

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

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
Pulaski County, VA HUD Metro FMR Area								
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300

* 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 8+ PERSON FAMILIES

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	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	64350	73500	82700	91900	99250	106600	113950	121300
Lynchburg, VA MSA								
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	64350	73500	82700	91900	99250	106600	113950	121300
Richmond, VA MSA								
VERY LOW INCOME	31500	36000	40500	45000	48600	52200	55800	59400
LOW INCOME	50400	57600	64800	72000	77750	83500	89300	95050
MODERATE INCOME	55900	63100	70300	77500	83250	89000	94800	100550
MOD. INC-GUAR. LOAN	72450	82800	93150	103500	111800	120050	128350	136600
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	64350	73500	82700	91900	99250	106600	113950	121300
Roanoke, VA 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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
Virginia Beach-Norfolk-Newport News, VA-								
Virginia Beach-Norfolk-Newport News, VA-NC HUD Metro FMR Are								
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

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

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	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
Rappahannock County, VA 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
Warren County, VA HUD Metro FMR Area								
VERY LOW INCOME	29900	34200	38450	42700	46150	49550	52950	56400
LOW INCOME	47800	54650	61450	68300	73750	79250	84700	90150
MODERATE INCOME	53300	60150	66950	73800	79250	84750	90200	95650
MOD.INC-GUAR.LOAN	68750	78550	88400	98200	106050	113900	121750	129600
Washington-Arlington-Alexandria, DC-VA-MD HUD Metro FMR Area								
VERY LOW INCOME	45150	51600	58050	64500	69700	74850	80000	85150
LOW INCOME	57600	65850	74050	82300	88900	95450	102050	108650
MODERATE INCOME	63100	71350	79550	87800	94400	100950	107550	114150
MOD.INC-GUAR.LOAN	82800	94650	106450	118300	127750	137250	146700	156150
Winchester, VA-WV MSA								
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
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300

* 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 8+ PERSON FAMILIES

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MFH Direct/Guaranteed with Payment Assistance Method One

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	64350	73500	82700	91900	99250	106600	113950	121300
Bland County, VA								
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300

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

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
King George County, VA								
VERY LOW INCOME	35850	41000	46100	51200	55300	59400	63500	67600
LOW INCOME	55950	63900	71900	79900	86300	92700	99100	105450
MODERATE INCOME	61450	69400	77400	85400	91800	98200	104600	110950
MOD.INC-GUAR.LOAN	80400	91900	103350	114850	124050	133250	142400	151600
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	64350	73500	82700	91900	99250	106600	113950	121300

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

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
Louisa County, VA								
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300

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

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
Orange County, VA								
VERY LOW INCOME	28700	32800	36900	40950	44250	47550	50800	54100
LOW INCOME	45850	52400	58950	65500	70750	76000	81200	86450
MODERATE INCOME	51350	57900	64450	71000	76250	81500	86700	91950
MOD. INC-GUAR. LOAN	65900	75300	84750	94150	101700	109200	116750	124300
Page County, VA								
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
Prince Edward County, VA								
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300

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

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
Shenandoah 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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
Westmoreland County, VA								
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	64350	73500	82700	91900	99250	106600	113950	121300

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

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	64350	73500	82700	91900	99250	106600	113950	121300	
Wythe County, VA									
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	64350	73500	82700	91900	99250	106600	113950	121300	

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

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	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	
Kennewick-Richland, WA MSA									
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	65650	75000	84400	93750	101250	108750	116250	123750	
Lewiston, ID-WA 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	64350	73500	82700	91900	99250	106600	113950	121300	
Longview, WA 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	65650	75000	84400	93750	101250	108750	116250	123750	
Mount Vernon-Anacortes, WA 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	
Olympia-Tumwater, WA MSA									
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	
Portland-Vancouver-Hillsboro, OR-WA MSA									
VERY LOW INCOME	33850	38700	43550	48350	52250	56100	60000	63850	
LOW INCOME	54150	61900	69600	77350	83550	89750	95900	102100	
MODERATE INCOME	59650	67400	75100	82850	89050	95250	101400	107600	
MOD. INC-GUAR. LOAN	77850	88950	100100	111200	120100	129000	137900	146800	

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

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	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
Spokane-Spokane Valley, WA MSA								
Pend Oreille County, WA 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	65650	75000	84400	93750	101250	108750	116250	123750
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	65650	75000	84400	93750	101250	108750	116250	123750
Stevens County, WA 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	65650	75000	84400	93750	101250	108750	116250	123750
Walla Walla, WA MSA								
Columbia County, WA 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	65650	75000	84400	93750	101250	108750	116250	123750
Walla Walla County, WA 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	65650	75000	84400	93750	101250	108750	116250	123750

* 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 8+ PERSON FAMILIES

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	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	65650	75000	84400	93750	101250	108750	116250	123750
Yakima, WA 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	65650	75000	84400	93750	101250	108750	116250	123750
Adams County, WA								
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	65650	75000	84400	93750	101250	108750	116250	123750
Clallam County, WA								
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	65650	75000	84400	93750	101250	108750	116250	123750
Ferry County, WA								
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	65650	75000	84400	93750	101250	108750	116250	123750
Garfield County, WA								
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	65650	75000	84400	93750	101250	108750	116250	123750
Grant County, WA								
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	65650	75000	84400	93750	101250	108750	116250	123750
Grays Harbor County, WA								
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	65650	75000	84400	93750	101250	108750	116250	123750

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

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	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	65650	75000	84400	93750	101250	108750	116250	123750
Jefferson County, WA								
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	65650	75000	84400	93750	101250	108750	116250	123750
Kittitas County, WA								
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	65650	75000	84400	93750	101250	108750	116250	123750
Klickitat County, WA								
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	65650	75000	84400	93750	101250	108750	116250	123750
Lewis County, WA								
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	65650	75000	84400	93750	101250	108750	116250	123750
Lincoln County, WA								
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	65650	75000	84400	93750	101250	108750	116250	123750
Mason County, WA								
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	65650	75000	84400	93750	101250	108750	116250	123750
Okanogan County, WA								
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	65650	75000	84400	93750	101250	108750	116250	123750

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

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	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	65650	75000	84400	93750	101250	108750	116250	123750	
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	65650	75000	84400	93750	101250	108750	116250	123750	
Wahkiakum County, WA									
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	65650	75000	84400	93750	101250	108750	116250	123750	
Whitman County, WA									
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	65650	75000	84400	93750	101250	108750	116250	123750	

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN 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 with Payment Assistance Method One

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	64350	73500	82700	91900	99250	106600	113950	121300
Raleigh County, WV HUD Metro FMR Area								
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	64350	73500	82700	91900	99250	106600	113950	121300
Charleston, WV MSA								
Boone 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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
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	71650	81900	92100	102350	110550	118750	126900	135100
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	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	64350	73500	82700	91900	99250	106600	113950	121300

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN 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 with Payment Assistance Method One

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	64350	73500	82700	91900	99250	106600	113950	121300
Putnam County, WV 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	64350	73500	82700	91900	99250	106600	113950	121300
Morgantown, 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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
Washington-Arlington-Alexandria, DC-VA-M								
Jefferson County, WV HUD Metro FMR Area								
VERY LOW INCOME	34150	39000	43900	48750	52650	56550	60450	64350
LOW INCOME	54600	62400	70200	78000	84250	90500	96700	102950
MODERATE INCOME	60100	67900	75700	83500	89750	96000	102200	108450
MOD.INC-GUAR.LOAN	78500	89700	100950	112150	121100	130100	139050	148050
Weirton-Steubenville, WV-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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300

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MFH Direct/Guaranteed with Payment Assistance Method One

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	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
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
Doddridge County, WV								
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	64350	73500	82700	91900	99250	106600	113950	121300
Gilmer County, WV								
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	64350	73500	82700	91900	99250	106600	113950	121300
Grant County, WV								
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300

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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 with Payment Assistance Method One

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	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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
Jackson County, WV								
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
Marion County, WV								
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	64350	73500	82700	91900	99250	106600	113950	121300
Mason County, WV								
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300

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

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
Pleasants County, WV								
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300

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

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	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	64350	73500	82700	91900	99250	106600	113950	121300
Ritchie County, WV								
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
Taylor County, WV								
VERY LOW INCOME	21800	24900	28000	31100	33600	36100	38600	41100
LOW INCOME	34850	39800	44800	49750	53750	57700	61700	65650
MODERATE INCOME	40350	45300	50300	55250	59250	63200	67200	71150
MOD. INC-GUAR. LOAN	64350	73500	82700	91900	99250	106600	113950	121300
Tucker 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	64350	73500	82700	91900	99250	106600	113950	121300
Tyler County, WV								
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300

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

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	64350	73500	82700	91900	99250	106600	113950	121300	
Wetzel County, WV									
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	64350	73500	82700	91900	99250	106600	113950	121300	
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	64350	73500	82700	91900	99250	106600	113950	121300	

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

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	67400	77050	86650	96300	104000	111700	119400	127100
Eau Claire, WI MSA								
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
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	64350	73500	82700	91900	99250	106600	113950	121300
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	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	64350	73500	82700	91900	99250	106600	113950	121300

* 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 8+ PERSON FAMILIES

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	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	64350	73500	82700	91900	99250	106600	113950	121300	
La Crosse-Onalaska, WI-MN 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	
Madison, WI MSA									
Columbia County, WI HUD Metro FMR Area									
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	
Green County, WI HUD Metro FMR Area									
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	
Iowa County, WI 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	
Madison, WI HUD Metro FMR Area									
VERY LOW INCOME	36100	41250	46400	51550	55700	59800	63950	68050	
LOW INCOME	55950	63900	71900	79900	86300	92700	99100	105450	
MODERATE INCOME	61450	69400	77400	85400	91800	98200	104600	110950	
MOD.INC-GUAR.LOAN	80400	91900	103350	114850	124050	133250	142400	151600	
Milwaukee-Waukesha-West Allis, WI MSA									
VERY LOW INCOME	29550	33800	38000	42200	45600	49000	52350	55750	
LOW INCOME	47250	54000	60750	67500	72900	78300	83700	89100	
MODERATE INCOME	52750	59500	66250	73000	78400	83800	89200	94600	
MOD.INC-GUAR.LOAN	67950	77650	87350	97050	104800	112600	120350	128100	

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

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	36750	42000	47250	52450	56650	60850	65050	69250
LOW INCOME	55950	63900	71900	79900	86300	92700	99100	105450
MODERATE INCOME	61450	69400	77400	85400	91800	98200	104600	110950
MOD. INC-GUAR. LOAN	80400	91900	103350	114850	124050	133250	142400	151600
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	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	64350	73500	82700	91900	99250	106600	113950	121300
Sheboygan, WI 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	64350	73500	82700	91900	99250	106600	113950	121300
Wausau, WI 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	64350	73500	82700	91900	99250	106600	113950	121300
Adams 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	64350	73500	82700	91900	99250	106600	113950	121300
Ashland 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	64350	73500	82700	91900	99250	106600	113950	121300

* 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 8+ PERSON FAMILIES

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	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	64350	73500	82700	91900	99250	106600	113950	121300
Bayfield 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	64350	73500	82700	91900	99250	106600	113950	121300
Buffalo 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	64350	73500	82700	91900	99250	106600	113950	121300
Burnett 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	64350	73500	82700	91900	99250	106600	113950	121300
Clark 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	64350	73500	82700	91900	99250	106600	113950	121300
Crawford 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	64350	73500	82700	91900	99250	106600	113950	121300
Dodge County, WI								
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300

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

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	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	64350	73500	82700	91900	99250	106600	113950	121300
Florence 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	64350	73500	82700	91900	99250	106600	113950	121300
Forest 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	64350	73500	82700	91900	99250	106600	113950	121300
Grant 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	64350	73500	82700	91900	99250	106600	113950	121300
Green Lake 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	64350	73500	82700	91900	99250	106600	113950	121300
Iron 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	64350	73500	82700	91900	99250	106600	113950	121300
Jackson 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	64350	73500	82700	91900	99250	106600	113950	121300
Jefferson County, WI								
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	64350	73500	82700	91900	99250	106600	113950	121300

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN 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 with Payment Assistance Method One

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	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	64350	73500	82700	91900	99250	106600	113950	121300
Lafayette 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	64350	73500	82700	91900	99250	106600	113950	121300
Langlade 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	64350	73500	82700	91900	99250	106600	113950	121300
Lincoln County, WI								
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
Marinette 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	64350	73500	82700	91900	99250	106600	113950	121300
Marquette 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	64350	73500	82700	91900	99250	106600	113950	121300
Menominee 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	64350	73500	82700	91900	99250	106600	113950	121300

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MFH Direct/Guaranteed with Payment Assistance Method One

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	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	64350	73500	82700	91900	99250	106600	113950	121300	
Oneida County, WI									
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	64350	73500	82700	91900	99250	106600	113950	121300	
Pepin County, WI									
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	64350	73500	82700	91900	99250	106600	113950	121300	
Polk 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	64350	73500	82700	91900	99250	106600	113950	121300	
Portage County, WI									
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	
Price 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	64350	73500	82700	91900	99250	106600	113950	121300	
Richland 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	64350	73500	82700	91900	99250	106600	113950	121300	
Rusk 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	64350	73500	82700	91900	99250	106600	113950	121300	

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MFH Direct/Guaranteed with Payment Assistance Method One

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	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	64350	73500	82700	91900	99250	106600	113950	121300	
Sawyer 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	64350	73500	82700	91900	99250	106600	113950	121300	
Shawano 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	64350	73500	82700	91900	99250	106600	113950	121300	
Taylor 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	64350	73500	82700	91900	99250	106600	113950	121300	
Trempealeau County, WI									
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	64350	73500	82700	91900	99250	106600	113950	121300	
Vernon 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	64350	73500	82700	91900	99250	106600	113950	121300	
Vilas 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	64350	73500	82700	91900	99250	106600	113950	121300	
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	64350	73500	82700	91900	99250	106600	113950	121300	

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MFH Direct/Guaranteed with Payment Assistance Method One

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	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	64350	73500	82700	91900	99250	106600	113950	121300	
Waupaca 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	64350	73500	82700	91900	99250	106600	113950	121300	
Waushara 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	64350	73500	82700	91900	99250	106600	113950	121300	
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	64350	73500	82700	91900	99250	106600	113950	121300	

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

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	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	65650	75000	84400	93750	101250	108750	116250	123750
Cheyenne, WY 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
Albany County, WY								
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	65650	75000	84400	93750	101250	108750	116250	123750
Big Horn County, WY								
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	65650	75000	84400	93750	101250	108750	116250	123750
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	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	65650	75000	84400	93750	101250	108750	116250	123750
Converse County, WY								
VERY LOW INCOME	29750	34000	38250	42450	45850	49250	52650	56050
LOW INCOME	47550	54300	61100	67900	73350	78750	84200	89650
MODERATE INCOME	53050	59800	66600	73400	78850	84250	89700	95150
MOD. INC-GUAR. LOAN	68300	78100	87850	97600	105400	113200	121000	128850
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 with Payment Assistance Method One

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	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	65650	75000	84400	93750	101250	108750	116250	123750
Goshen County, WY								
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	65650	75000	84400	93750	101250	108750	116250	123750
Hot Springs County, WY								
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	65650	75000	84400	93750	101250	108750	116250	123750
Johnson County, WY								
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
Lincoln County, WY								
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
Niobrara County, WY								
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	65650	75000	84400	93750	101250	108750	116250	123750
Park County, WY								
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	65650	75000	84400	93750	101250	108750	116250	123750
Platte County, WY								
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	65650	75000	84400	93750	101250	108750	116250	123750

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

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	28400	32450	36500	40550	43800	47050	50300	53550
LOW INCOME	45450	51900	58400	64900	70100	75300	80500	85650
MODERATE INCOME	50950	57400	63900	70400	75600	80800	86000	91150
MOD. INC-GUAR. LOAN	65650	75000	84400	93750	101250	108750	116250	123750
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	40500	46250	52050	57800	62450	67050	71700	76300
LOW INCOME	55950	63900	71900	79900	86300	92700	99100	105450
MODERATE INCOME	61450	69400	77400	85400	91800	98200	104600	110950
MOD. INC-GUAR. LOAN	80400	91900	103350	114850	124050	133250	142400	151600
Uinta County, WY								
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	65650	75000	84400	93750	101250	108750	116250	123750
Washakie County, WY								
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	65650	75000	84400	93750	101250	108750	116250	123750
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 with Payment Assistance Method One

STATE:AMERICAN SAMOA		A D J U S T E D I N C O M E L I M I T S							
P R O G R A M	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	64350	73500	82700	91900	99250	106600	113950	121300	

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	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	64350	73500	82700	91900	99250	106600	113950	121300

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	64350	73500	82700	91900	99250	106600	113950	121300	

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

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

MFH Direct/Guaranteed with Payment Assistance Method One

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*
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	64350	73500	82700	91900	99250	106600	113950	121300
Utuaado 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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300

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

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300

* 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 with Payment Assistance Method One

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*
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	64350	73500	82700	91900	99250	106600	113950	121300
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	64350	73500	82700	91900	99250	106600	113950	121300

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

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

MFH Direct/Guaranteed with Payment Assistance Method One

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	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	64350	73500	82700	91900	99250	106600	113950	121300	
St. John Island, VI									
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	76600	87550	98500	109450	118200	126950	135700	144450	
St. Thomas Island, VI									
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	64350	73500	82700	91900	99250	106600	113950	121300	

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

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