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|  | **NEW** | **OLD until 06/01/2012** |
| Deadline | December 31, 2013 | December 31, 2012 |
| Relocation Assistance | $3,000 to homeowner or tenant occupied properties | $3,000 to homeowner |
| Occupancy Requirement | NO OWNER OCCUPANCY Requirement | Owner Occupied or Job Transfer Exemption |
| DTI: Debt to Income Ratio | PITI may exceed 31% of gross income at borrowers request | PITI may not exceed 31% |
| Secondary Lienholders | May receive up to $8,500 | May receive up to $6,000 |
| Credit Reporting Guidelines | Account Status=13(Paid or closed account/zero balance) or 65(account paid in full a foreclosure was started) | Mortgage was settled for less than the full amount |
| Other Real Estate Purchases | None previous 12 months | None past 90 days for Job transfer |