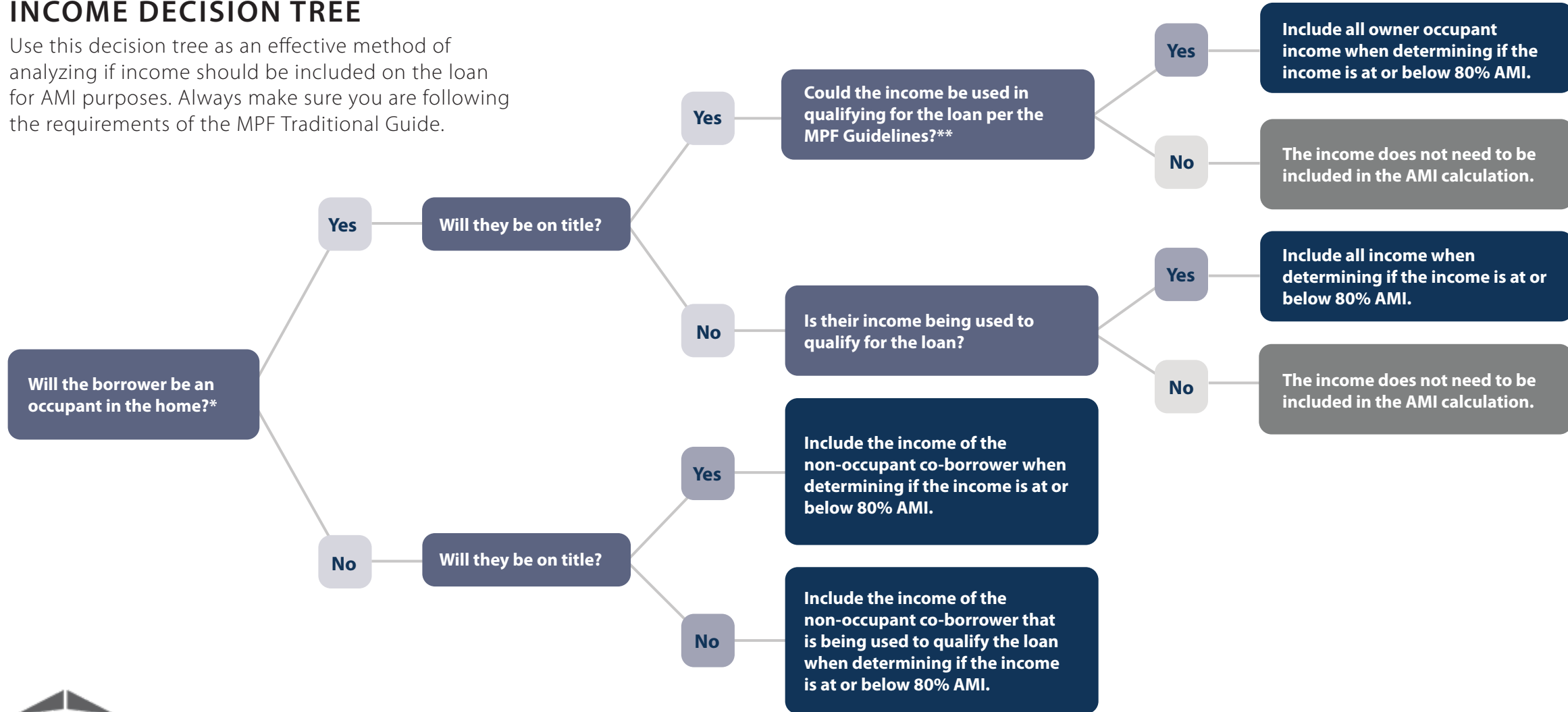


# Mortgage Rate Reduction Product

## INCOME DECISION TREE

Use this decision tree as an effective method of analyzing if income should be included on the loan for AMI purposes. Always make sure you are following the requirements of the MPF Traditional Guide.



\*A spouse may not be removed from title or the loan to allow the other occupant/owner to qualify using solely their income.

\*\*All owner occupants must be borrowers on the loan and all verifiable/qualifying income for owner occupants must be included for MRR qualifying purposes.