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Capp Mortgage, L.L.C. dba E5 Home Loans 532 E. Maryland Ave., Suite A, Phoenix, AZ 85012 (888) 434-1701 E5 NMLS#157933, AZ 1003580, FL MBR5220, GA 157933, ME 157933, NM. Lawrence Varah Cappelletti NMLS #177979, AZ 0923241, FL LO105754, GA 177979, ME, NM. Garth Wayne Washburn NMLS#267681 AZ 0923110, ME. Michael Casey Charpio NMLS #1309924, AZ 0930185, ME. James Robert Passamonte NMLS #227093, AZ 0911542

Arizona – Based on the purchase of a 1-unit single family, site-built home. \$400,000 purchase price. 700 middle FICO Score. Qualifying income must be 100% or less than the area median income published by Freddie Mac. 30-year fixed rate conventional loan, 360 payments, 7.490%, 8.13% APR is calculated using the actuarial method, 0.54% estimated annual private mortgage insurance, \$388,000 1st loan amount, \$2,710 principal & interest payment. 360 monthly projected payments do not include taxes, other insurances, or HOA dues which will result in a higher monthly payment. Rates current as of 5/20/2024. \$12,000 second mortgage is provided for the down payment. DOWN PAYMENT IS PROVIDED AS A 2ND LIEN AGAINST THE SUBJECT PROPERTY. 2ND LIEN BEARS A 0% INTEREST RATE AND CANNOT EXCEED A \$15,000 LOAN AMOUNT. 2ND LIEN HAS NO MINIMUM MONTHLY PAYMENT REQUIREMENTS, A TERM OF 360 MONTHS AND IS FULLY DUE AS A BALLOON PAYMENT UPON THE OCCURRENCE OF EITHER A REFINANCE OF THE 1ST LIEN, PAYOFF OF THE 1ST LIEN OR THE FINAL PAYMENT OF THE AMORTIZATION SCHEDULE OF THE 1ST LIEN. BORROWER MUST QUALIFY BASED ON HOME POSSIBLE® OR HOMEONE® GUIDELINES. SOME EXCLUSIONS MAY APPLY.

Maine – Based on the purchase of a 1-unit single family, site-built home. \$250,000 purchase price. 700 middle FICO Score. Qualifying income must be 100% or less than the area median income published by Freddie Mac. 30-year fixed rate conventional loan, 360 payments, 7.490%, 8.13% APR is calculated using the actuarial method, 0.54% estimated annual private mortgage insurance, \$242,500 1st loan amount, \$1,694 principal & interest payment. 360 monthly projected payments do not include taxes, other insurances, or HOA dues which will result in a higher monthly payment. Rates current as of 5/20/2024. \$7,500 second mortgage is provided for the down payment. DOWN PAYMENT IS PROVIDED AS A 2ND LIEN AGAINST THE SUBJECT PROPERTY. 2ND LIEN BEARS A 0% INTEREST RATE AND CANNOT EXCEED A \$15,000 LOAN AMOUNT. 2ND LIEN HAS NO MINIMUM MONTHLY PAYMENT REQUIREMENTS, A TERM OF 360 MONTHS AND IS FULLY DUE AS A BALLOON PAYMENT UPON THE OCCURRENCE OF EITHER A REFINANCE OF THE 1ST LIEN, PAYOFF OF THE 1ST LIEN OR THE FINAL PAYMENT OF THE AMORTIZATION SCHEDULE OF THE 1ST LIEN. BORROWER MUST QUALIFY BASED ON HOME POSSIBLE® OR HOMEONE® GUIDELINES. SOME EXCLUSIONS MAY APPLY.

New Mexico – Based on the purchase of a 1-unit single family, site-built home. \$250,000 purchase price. 700 middle FICO Score. Qualifying income must be 100% or less than the area median income published by Freddie Mac. 30-year fixed rate conventional loan, 360 payments, 7.490%, 8.13% APR is calculated using the actuarial method, 0.54% estimated annual private mortgage insurance, \$242,500 1st loan amount, \$1,694 principal & interest payment. 360 monthly projected payments do not include taxes, other insurances, or HOA dues which will result in a higher monthly payment. Rates current as of 5/20/2024. \$7,500 second mortgage is provided for the down payment. DOWN PAYMENT IS PROVIDED AS A 2ND LIEN AGAINST THE SUBJECT PROPERTY. 2ND LIEN BEARS A 0% INTEREST RATE AND CANNOT EXCEED A \$15,000 LOAN AMOUNT. 2ND LIEN HAS NO MINIMUM MONTHLY PAYMENT REQUIREMENTS, A TERM OF 360 MONTHS AND IS FULLY DUE AS A BALLOON PAYMENT UPON THE OCCURRENCE OF EITHER A REFINANCE OF THE 1ST LIEN, PAYOFF OF

THE 1ST LIEN OR THE FINAL PAYMENT OF THE AMORTIZATION SCHEDULE OF THE 1ST LIEN. BORROWER MUST QUALIFY BASED ON HOME POSSIBLE® OR HOMEONE® GUIDELINES. SOME EXCLUSIONS MAY APPLY.

Arizona

FIPS		2024								
5-digit key	County Name	High-cost Area Indicator	2024 Area Median Income (AMI)	Very low-income - 50% AMI	Low-income - 80% AMI	HP Borrower's Income Eligibility	2023 Area Median Income (AMI)	AMI change from 2023 to 2024	Total Tracts	
04001	Apache	N	\$66,100	\$33,050	\$52,880	\$52,880	\$63,100	\$3,000	18	
04003	Cochise	N	\$70,700	\$35,350	\$56,560	\$56,560	\$78,000	-\$7,300	38	
04005	Coconino	N	\$85,900	\$42,950	\$68,720	\$68,720	\$105,100	-\$19,200	39	
04007	Gila	N	\$68,800	\$34,400	\$55,040	\$55,040	\$66,300	\$2,500	16	
04009	Graham	N	\$75,400	\$37,700	\$60,320	\$60,320	\$70,200	\$5,200	9	
04011	Greenlee	N	\$83,000	\$41,500	\$66,400	\$66,400	\$77,900	\$5,100	3	
04012	La Paz	N	\$66,100	\$33,050	\$52,880	\$52,880	\$63,100	\$3,000	12	
04013	Maricopa	N	\$101,300	\$50,650	\$81,040	\$81,040	\$99,000	\$2,300	1009	
04015	Mohave	N	\$68,200	\$34,100	\$54,560	\$54,560	\$65,700	\$2,500	66	
04017	Navajo	N	\$66,100	\$33,050	\$52,880	\$52,880	\$64,100	\$2,000	37	
04019	Pima	N	\$90,200	\$45,100	\$72,160	\$72,160	\$86,000	\$4,200	270	
04021	Pinal	N	\$101,300	\$50,650	\$81,040	\$81,040	\$99,000	\$2,300	95	
04023	Santa Cruz	N	\$66,100	\$33,050	\$52,880	\$52,880	\$63,100	\$3,000	14	
04025	Yavapai	N	\$85,300	\$42,650	\$68,240	\$68,240	\$76,700	\$8,600	72	
04027	Yuma	N	\$63,900	\$31,950	\$51,120	\$51,120	\$70,000	-\$6,100	67	

Florida

FIPS	County Name	2024					HP Borrower's Income Eligibility	2023 Area Median Income (AMI)	AMI change from 2023 to 2024	Total Tracts
		High-cost Area Indicator	2024 Area Median Income (AMI)	Very low-income - 50% AMI	Low-income - 80% AMI					
12001	Alachua	N	\$92,700	\$46,350	\$74,160	\$74,160	\$83,800	\$8,900	58	
12003	Baker	N	\$98,000	\$49,000	\$78,400	\$78,400	\$93,100	\$4,900	4	
12005	Bay	N	\$85,900	\$42,950	\$68,720	\$68,720	\$78,700	\$7,200	50	
12007	Bradford	N	\$76,200	\$38,100	\$60,960	\$60,960	\$66,400	\$9,800	6	
12009	Brevard	N	\$99,700	\$49,850	\$79,760	\$79,760	\$89,600	\$10,100	148	
12011	Broward	N	\$87,600	\$43,800	\$70,080	\$70,080	\$84,500	\$3,100	417	
12013	Calhoun	N	\$69,800	\$34,900	\$55,840	\$55,840	\$68,400	\$1,400	4	
12015	Charlotte	N	\$77,900	\$38,950	\$62,320	\$62,320	\$77,300	\$600	47	
12017	Citrus	N	\$66,500	\$33,250	\$53,200	\$53,200	\$70,500	-\$4,000	42	
12019	Clay	N	\$98,000	\$49,000	\$78,400	\$78,400	\$93,100	\$4,900	45	
12021	Collier	N	\$104,300	\$52,150	\$83,440	\$83,440	\$100,700	\$3,600	109	
12023	Columbia	N	\$73,600	\$36,800	\$58,880	\$58,880	\$79,100	-\$5,500	13	
12027	Desoto	N	\$65,200	\$32,600	\$52,160	\$52,160	\$65,800	-\$600	9	
12029	Dixie	N	\$65,200	\$32,600	\$52,160	\$52,160	\$65,800	-\$600	6	
12031	Duval	N	\$98,000	\$49,000	\$78,400	\$78,400	\$93,100	\$4,900	219	
12033	Escambia	N	\$92,200	\$46,100	\$73,760	\$73,760	\$83,900	\$8,300	79	
12035	Flagler	N	\$83,900	\$41,950	\$67,120	\$67,120	\$79,400	\$4,500	24	
12037	Franklin	N	\$69,500	\$34,750	\$55,600	\$55,600	\$67,200	\$2,300	7	
12039	Gadsden	N	\$88,800	\$44,400	\$71,040	\$71,040	\$91,700	-\$2,900	10	
12041	Gilchrist	N	\$92,700	\$46,350	\$74,160	\$74,160	\$83,800	\$8,900	5	
12043	Glades	N	\$65,200	\$32,600	\$52,160	\$52,160	\$65,800	-\$600	5	
12045	Gulf	N	\$75,000	\$37,500	\$60,000	\$60,000	\$80,100	-\$5,100	6	
12047	Hamilton	N	\$65,200	\$32,600	\$52,160	\$52,160	\$65,800	-\$600	6	
12049	Hardee	N	\$65,200	\$32,600	\$52,160	\$52,160	\$65,800	-\$600	8	

12051	Hendry	N	\$65,200	\$32,600	\$52,160	\$52,160	\$65,800	-\$600	10
12053	Hernando	N	\$92,000	\$46,000	\$73,600	\$73,600	\$89,400	\$2,600	47
12055	Highlands	N	\$70,600	\$35,300	\$56,480	\$56,480	\$67,400	\$3,200	35
12057	Hillsborough	N	\$92,000	\$46,000	\$73,600	\$73,600	\$89,400	\$2,600	335
12059	Holmes	N	\$65,200	\$32,600	\$52,160	\$52,160	\$65,800	-\$600	7
12061	Indian River	N	\$82,800	\$41,400	\$66,240	\$66,240	\$79,200	\$3,600	45
12063	Jackson	N	\$65,200	\$32,600	\$52,160	\$52,160	\$65,800	-\$600	13
12065	Jefferson	N	\$88,800	\$44,400	\$71,040	\$71,040	\$91,700	-\$2,900	6
12067	Lafayette	N	\$65,200	\$32,600	\$52,160	\$52,160	\$68,300	-\$3,100	3
12069	Lake	N	\$90,400	\$45,200	\$72,320	\$72,320	\$85,700	\$4,700	75
12071	Lee	N	\$88,800	\$44,400	\$71,040	\$71,040	\$85,900	\$2,900	223
12073	Leon	N	\$88,800	\$44,400	\$71,040	\$71,040	\$91,700	-\$2,900	79
12075	Levy	N	\$92,700	\$46,350	\$74,160	\$74,160	\$83,800	\$8,900	13
12077	Liberty	N	\$65,200	\$32,600	\$52,160	\$52,160	\$65,800	-\$600	4
12079	Madison	N	\$65,200	\$32,600	\$52,160	\$52,160	\$65,800	-\$600	5
12081	Manatee	N	\$97,000	\$48,500	\$77,600	\$77,600	\$98,700	-\$1,700	94
12083	Marion	N	\$73,700	\$36,850	\$58,960	\$58,960	\$71,700	\$2,000	93
12085	Martin	N	\$87,800	\$43,900	\$70,240	\$70,240	\$84,800	\$3,000	43
12086	Miami-Dade	N	\$87,600	\$43,800	\$70,080	\$70,080	\$84,500	\$3,100	707
12087	Monroe	Y	\$97,500	\$48,750	\$78,000	\$78,000	\$97,100	\$400	29
12089	Nassau	N	\$98,000	\$49,000	\$78,400	\$78,400	\$93,100	\$4,900	24
12091	Okaloosa	N	\$96,000	\$48,000	\$76,800	\$76,800	\$96,900	-\$900	49
12093	Okeechobee	N	\$65,200	\$32,600	\$52,160	\$52,160	\$65,800	-\$600	12
12095	Orange	N	\$90,400	\$45,200	\$72,320	\$72,320	\$85,700	\$4,700	267
12097	Osceola	N	\$90,400	\$45,200	\$72,320	\$72,320	\$85,700	\$4,700	59
12099	Palm Beach	N	\$87,600	\$43,800	\$70,080	\$70,080	\$84,500	\$3,100	373
12101	Pasco	N	\$92,000	\$46,000	\$73,600	\$73,600	\$89,400	\$2,600	131
12103	Pinellas	N	\$92,000	\$46,000	\$73,600	\$73,600	\$89,400	\$2,600	275
12105	Polk	N	\$76,400	\$38,200	\$61,120	\$61,120	\$74,300	\$2,100	174
12107	Putnam	N	\$65,200	\$32,600	\$52,160	\$52,160	\$65,800	-\$600	17
12113	Santa Rosa	N	\$92,200	\$46,100	\$73,760	\$73,760	\$83,900	\$8,300	37
12115	Sarasota	N	\$97,000	\$48,500	\$77,600	\$77,600	\$98,700	-\$1,700	123

12117	Seminole	N	\$90,400	\$45,200	\$72,320	\$72,320	\$85,700	\$4,700	89
12109	St. Johns	N	\$98,000	\$49,000	\$78,400	\$78,400	\$93,100	\$4,900	51
12111	St. Lucie	N	\$87,800	\$43,900	\$70,240	\$70,240	\$84,800	\$3,000	68
12119	Sumter	N	\$88,300	\$44,150	\$70,640	\$70,640	\$90,400	-\$2,100	28
12121	Suwannee	N	\$65,200	\$32,600	\$52,160	\$52,160	\$65,800	-\$600	11
12123	Taylor	N	\$65,200	\$32,600	\$52,160	\$52,160	\$65,800	-\$600	8
12125	Union	N	\$78,000	\$39,000	\$62,400	\$62,400	\$72,800	\$5,200	4
12127	Volusia	N	\$83,900	\$41,950	\$67,120	\$67,120	\$79,400	\$4,500	130
12129	Wakulla	N	\$88,800	\$44,400	\$71,040	\$71,040	\$91,700	-\$2,900	9
12131	Walton	N	\$96,000	\$48,000	\$76,800	\$76,800	\$96,900	-\$900	21
12133	Washington	N	\$63,900	\$31,950	\$51,120	\$51,120	\$61,500	\$2,400	7

Georgia

FIPS		2024							
5-digit key	County Name	High-cost Area Indicator	2024 Area Median Income (AMI)	Very low-income - 50% AMI	Low-income - 80% AMI	HP Borrower's Income Eligibility	2023 Area Median Income (AMI)	AMI change from 2023 to 2024	Total Tracts
13001	Appling	N	\$70,500	\$35,250	\$56,400	\$56,400	\$69,100	\$1,400	7
13003	Atkinson	N	\$70,500	\$35,250	\$56,400	\$56,400	\$69,100	\$1,400	3
13005	Bacon	N	\$70,500	\$35,250	\$56,400	\$56,400	\$69,100	\$1,400	3
13007	Baker	N	\$70,500	\$35,250	\$56,400	\$56,400	\$69,100	\$1,400	2
13009	Baldwin	N	\$79,300	\$39,650	\$63,440	\$63,440	\$76,600	\$2,700	14
13011	Banks	N	\$84,900	\$42,450	\$67,920	\$67,920	\$78,000	\$6,900	4
13013	Barrow	N	\$106,100	\$53,050	\$84,880	\$84,880	\$102,900	\$3,200	18
13015	Bartow	N	\$106,100	\$53,050	\$84,880	\$84,880	\$102,900	\$3,200	28
13017	Ben Hill	N	\$70,500	\$35,250	\$56,400	\$56,400	\$69,100	\$1,400	6
13019	Berrien	N	\$70,500	\$35,250	\$56,400	\$56,400	\$69,100	\$1,400	6
13021	Bibb	N	\$76,000	\$38,000	\$60,800	\$60,800	\$76,600	-\$600	48
13023	Bleckley	N	\$70,500	\$35,250	\$56,400	\$56,400	\$69,100	\$1,400	4
13025	Brantley	N	\$77,000	\$38,500	\$61,600	\$61,600	\$70,400	\$6,600	5
13027	Brooks	N	\$70,000	\$35,000	\$56,000	\$56,000	\$65,900	\$4,100	6
13029	Bryan	N	\$92,400	\$46,200	\$73,920	\$73,920	\$91,500	\$900	9
13031	Bulloch	N	\$71,200	\$35,600	\$56,960	\$56,960	\$75,000	-\$3,800	20
13033	Burke	N	\$87,100	\$43,550	\$69,680	\$69,680	\$77,600	\$9,500	7
13035	Butts	N	\$106,100	\$53,050	\$84,880	\$84,880	\$102,900	\$3,200	5
13037	Calhoun	N	\$70,500	\$35,250	\$56,400	\$56,400	\$69,100	\$1,400	2
13039	Camden	N	\$81,400	\$40,700	\$65,120	\$65,120	\$79,200	\$2,200	17
13043	Candler	N	\$70,500	\$35,250	\$56,400	\$56,400	\$69,100	\$1,400	3
13045	Carroll	N	\$106,100	\$53,050	\$84,880	\$84,880	\$102,900	\$3,200	28
13047	Catoosa	N	\$92,100	\$46,050	\$73,680	\$73,680	\$90,700	\$1,400	15

13049	Charlton	N	\$70,500	\$35,250	\$56,400	\$56,400	\$69,100	\$1,400	3
13051	Chatham	N	\$92,400	\$46,200	\$73,920	\$73,920	\$91,500	\$900	88
13053	Chattahoochee	N	\$68,500	\$34,250	\$54,800	\$54,800	\$71,100	-\$2,600	5
13055	Chattooga	N	\$70,500	\$35,250	\$56,400	\$56,400	\$69,100	\$1,400	9
13057	Cherokee	N	\$106,100	\$53,050	\$84,880	\$84,880	\$102,900	\$3,200	56
13059	Clarke	N	\$90,900	\$45,450	\$72,720	\$72,720	\$100,100	-\$9,200	34
13061	Clay	N	\$70,500	\$35,250	\$56,400	\$56,400	\$69,100	\$1,400	1
13063	Clayton	N	\$106,100	\$53,050	\$84,880	\$84,880	\$102,900	\$3,200	70
13065	Clinch	N	\$71,900	\$35,950	\$57,520	\$57,520	\$69,100	\$2,800	2
13067	Cobb	N	\$106,100	\$53,050	\$84,880	\$84,880	\$102,900	\$3,200	186
13069	Coffee	N	\$70,500	\$35,250	\$56,400	\$56,400	\$69,100	\$1,400	12
13071	Colquitt	N	\$70,500	\$35,250	\$56,400	\$56,400	\$69,100	\$1,400	15
13073	Columbia	N	\$87,100	\$43,550	\$69,680	\$69,680	\$77,600	\$9,500	25
13075	Cook	N	\$70,500	\$35,250	\$56,400	\$56,400	\$69,100	\$1,400	5
13077	Coweta	N	\$106,100	\$53,050	\$84,880	\$84,880	\$102,900	\$3,200	27
13079	Crawford	N	\$76,000	\$38,000	\$60,800	\$60,800	\$76,600	-\$600	3
13081	Crisp	N	\$70,500	\$35,250	\$56,400	\$56,400	\$69,100	\$1,400	6
13083	Dade	N	\$92,100	\$46,050	\$73,680	\$73,680	\$90,700	\$1,400	5
13085	Dawson	N	\$106,100	\$53,050	\$84,880	\$84,880	\$102,900	\$3,200	7
13087	Decatur	N	\$70,500	\$35,250	\$56,400	\$56,400	\$69,100	\$1,400	8
13089	Dekalb	N	\$106,100	\$53,050	\$84,880	\$84,880	\$102,900	\$3,200	203
13091	Dodge	N	\$70,500	\$35,250	\$56,400	\$56,400	\$69,100	\$1,400	7
13093	Dooly	N	\$76,100	\$38,050	\$60,880	\$60,880	\$69,100	\$7,000	3
13095	Dougherty	N	\$64,500	\$32,250	\$51,600	\$51,600	\$72,000	-\$7,500	29
13097	Douglas	N	\$106,100	\$53,050	\$84,880	\$84,880	\$102,900	\$3,200	31
13099	Early	N	\$70,500	\$35,250	\$56,400	\$56,400	\$69,100	\$1,400	5
13101	Echols	N	\$70,000	\$35,000	\$56,000	\$56,000	\$65,900	\$4,100	2
13103	Effingham	N	\$92,400	\$46,200	\$73,920	\$73,920	\$91,500	\$900	16
13105	Elbert	N	\$70,500	\$35,250	\$56,400	\$56,400	\$69,100	\$1,400	6
13107	Emanuel	N	\$70,500	\$35,250	\$56,400	\$56,400	\$69,100	\$1,400	9
13109	Evans	N	\$70,500	\$35,250	\$56,400	\$56,400	\$69,100	\$1,400	3
13111	Fannin	N	\$70,500	\$35,250	\$56,400	\$56,400	\$69,100	\$1,400	5

13113	Fayette	N	\$106,100	\$53,050	\$84,880	\$84,880	\$102,900	\$3,200	24
13115	Floyd	N	\$73,500	\$36,750	\$58,800	\$58,800	\$80,700	-\$7,200	26
13117	Forsyth	N	\$106,100	\$53,050	\$84,880	\$84,880	\$102,900	\$3,200	48
13119	Franklin	N	\$70,500	\$35,250	\$56,400	\$56,400	\$69,100	\$1,400	8
13121	Fulton	N	\$106,100	\$53,050	\$84,880	\$84,880	\$102,900	\$3,200	327
13123	Gilmer	N	\$83,400	\$41,700	\$66,720	\$66,720	\$79,500	\$3,900	8
13125	Glascock	N	\$80,400	\$40,200	\$64,320	\$64,320	\$80,000	\$400	1
13127	Glynn	N	\$77,000	\$38,500	\$61,600	\$61,600	\$70,400	\$6,600	26
13129	Gordon	N	\$71,700	\$35,850	\$57,360	\$57,360	\$69,100	\$2,600	15
13131	Grady	N	\$70,500	\$35,250	\$56,400	\$56,400	\$69,100	\$1,400	8
13133	Greene	N	\$95,400	\$47,700	\$76,320	\$76,320	\$90,100	\$5,300	8
13135	Gwinnett	N	\$106,100	\$53,050	\$84,880	\$84,880	\$102,900	\$3,200	220
13137	Habersham	N	\$78,800	\$39,400	\$63,040	\$63,040	\$77,900	\$900	11
13139	Hall	N	\$92,700	\$46,350	\$74,160	\$74,160	\$87,400	\$5,300	50
13141	Hancock	N	\$70,500	\$35,250	\$56,400	\$56,400	\$69,100	\$1,400	2
13143	Haralson	N	\$106,100	\$53,050	\$84,880	\$84,880	\$102,900	\$3,200	8
13145	Harris	N	\$68,500	\$34,250	\$54,800	\$54,800	\$71,100	-\$2,600	7
13147	Hart	N	\$82,000	\$41,000	\$65,600	\$65,600	\$75,700	\$6,300	10
13149	Heard	N	\$106,100	\$53,050	\$84,880	\$84,880	\$102,900	\$3,200	3
13151	Henry	N	\$106,100	\$53,050	\$84,880	\$84,880	\$102,900	\$3,200	59
13153	Houston	N	\$90,900	\$45,450	\$72,720	\$72,720	\$88,900	\$2,000	38
13155	Irwin	N	\$72,300	\$36,150	\$57,840	\$57,840	\$70,900	\$1,400	3
13157	Jackson	N	\$98,100	\$49,050	\$78,480	\$78,480	\$89,500	\$8,600	17
13159	Jasper	N	\$106,100	\$53,050	\$84,880	\$84,880	\$102,900	\$3,200	5
13161	Jeff Davis	N	\$70,500	\$35,250	\$56,400	\$56,400	\$69,100	\$1,400	5
13163	Jefferson	N	\$70,500	\$35,250	\$56,400	\$56,400	\$69,100	\$1,400	4
13165	Jenkins	N	\$70,500	\$35,250	\$56,400	\$56,400	\$69,100	\$1,400	2
13167	Johnson	N	\$70,500	\$35,250	\$56,400	\$56,400	\$69,100	\$1,400	4
13169	Jones	N	\$76,000	\$38,000	\$60,800	\$60,800	\$76,600	-\$600	9
13171	Lamar	N	\$106,100	\$53,050	\$84,880	\$84,880	\$102,900	\$3,200	4
13173	Lanier	N	\$70,000	\$35,000	\$56,000	\$56,000	\$65,900	\$4,100	3
13175	Laurens	N	\$70,500	\$35,250	\$56,400	\$56,400	\$69,100	\$1,400	14

13177	Lee	N	\$64,500	\$32,250	\$51,600	\$51,600	\$72,000	-\$7,500	8
13179	Liberty	N	\$82,500	\$41,250	\$66,000	\$66,000	\$59,700	\$22,800	18
13181	Lincoln	N	\$87,100	\$43,550	\$69,680	\$69,680	\$77,600	\$9,500	2
13183	Long	N	\$82,500	\$41,250	\$66,000	\$66,000	\$59,700	\$22,800	5
13185	Lowndes	N	\$70,000	\$35,000	\$56,000	\$56,000	\$65,900	\$4,100	29
13187	Lumpkin	N	\$86,200	\$43,100	\$68,960	\$68,960	\$84,300	\$1,900	8
13193	Macon	N	\$70,500	\$35,250	\$56,400	\$56,400	\$69,100	\$1,400	4
13195	Madison	N	\$90,900	\$45,450	\$72,720	\$72,720	\$100,100	-\$9,200	7
13197	Marion	N	\$68,500	\$34,250	\$54,800	\$54,800	\$71,100	-\$2,600	2
13189	Mcduffie	N	\$87,100	\$43,550	\$69,680	\$69,680	\$77,600	\$9,500	6
13191	Mcintosh	N	\$77,000	\$38,500	\$61,600	\$61,600	\$70,400	\$6,600	8
13199	Meriwether	N	\$106,100	\$53,050	\$84,880	\$84,880	\$102,900	\$3,200	7
13201	Miller	N	\$73,100	\$36,550	\$58,480	\$58,480	\$70,100	\$3,000	3
13205	Mitchell	N	\$70,500	\$35,250	\$56,400	\$56,400	\$69,100	\$1,400	7
13207	Monroe	N	\$76,000	\$38,000	\$60,800	\$60,800	\$76,600	-\$600	5
13209	Montgomery	N	\$70,500	\$35,250	\$56,400	\$56,400	\$69,100	\$1,400	3
13211	Morgan	N	\$106,100	\$53,050	\$84,880	\$84,880	\$102,900	\$3,200	6
13213	Murray	N	\$76,600	\$38,300	\$61,280	\$61,280	\$71,500	\$5,100	10
13215	Muscogee	N	\$68,500	\$34,250	\$54,800	\$54,800	\$71,100	-\$2,600	59
13217	Newton	N	\$106,100	\$53,050	\$84,880	\$84,880	\$102,900	\$3,200	22
13219	Oconee	N	\$90,900	\$45,450	\$72,720	\$72,720	\$100,100	-\$9,200	11
13221	Oglethorpe	N	\$90,900	\$45,450	\$72,720	\$72,720	\$100,100	-\$9,200	6
13223	Paulding	N	\$106,100	\$53,050	\$84,880	\$84,880	\$102,900	\$3,200	33
13225	Peach	N	\$90,900	\$45,450	\$72,720	\$72,720	\$88,900	\$2,000	8
13227	Pickens	N	\$106,100	\$53,050	\$84,880	\$84,880	\$102,900	\$3,200	9
13229	Pierce	N	\$70,500	\$35,250	\$56,400	\$56,400	\$69,100	\$1,400	6
13231	Pike	N	\$106,100	\$53,050	\$84,880	\$84,880	\$102,900	\$3,200	5
13233	Polk	N	\$72,700	\$36,350	\$58,160	\$58,160	\$69,100	\$3,600	8
13235	Pulaski	N	\$70,500	\$35,250	\$56,400	\$56,400	\$73,600	-\$3,100	4
13237	Putnam	N	\$85,000	\$42,500	\$68,000	\$68,000	\$80,800	\$4,200	8
13239	Quitman	N	\$70,500	\$35,250	\$56,400	\$56,400	\$69,100	\$1,400	1
13241	Rabun	N	\$76,400	\$38,200	\$61,120	\$61,120	\$69,100	\$7,300	8

13243	Randolph	N	\$70,500	\$35,250	\$56,400	\$56,400	\$69,100	\$1,400	2
13245	Richmond	N	\$87,100	\$43,550	\$69,680	\$69,680	\$77,600	\$9,500	56
13247	Rockdale	N	\$106,100	\$53,050	\$84,880	\$84,880	\$102,900	\$3,200	24
13249	Schley	N	\$72,700	\$36,350	\$58,160	\$58,160	\$70,300	\$2,400	2
13251	Screven	N	\$74,600	\$37,300	\$59,680	\$59,680	\$72,900	\$1,700	6
13253	Seminole	N	\$70,500	\$35,250	\$56,400	\$56,400	\$69,100	\$1,400	3
13255	Spalding	N	\$106,100	\$53,050	\$84,880	\$84,880	\$102,900	\$3,200	17
13257	Stephens	N	\$70,500	\$35,250	\$56,400	\$56,400	\$73,800	-\$3,300	8
13259	Stewart	N	\$68,500	\$34,250	\$54,800	\$54,800	\$71,100	-\$2,600	2
13261	Sumter	N	\$70,500	\$35,250	\$56,400	\$56,400	\$69,100	\$1,400	8
13263	Talbot	N	\$68,500	\$34,250	\$54,800	\$54,800	\$71,100	-\$2,600	3
13265	Taliaferro	N	\$70,500	\$35,250	\$56,400	\$56,400	\$69,100	\$1,400	1
13267	Tattnall	N	\$70,500	\$35,250	\$56,400	\$56,400	\$69,100	\$1,400	7
13269	Taylor	N	\$70,500	\$35,250	\$56,400	\$56,400	\$69,100	\$1,400	4
13271	Telfair	N	\$70,500	\$35,250	\$56,400	\$56,400	\$69,100	\$1,400	5
13273	Terrell	N	\$64,500	\$32,250	\$51,600	\$51,600	\$72,000	-\$7,500	4
13275	Thomas	N	\$78,200	\$39,100	\$62,560	\$62,560	\$78,800	-\$600	14
13277	Tift	N	\$70,500	\$35,250	\$56,400	\$56,400	\$69,100	\$1,400	12
13279	Toombs	N	\$70,500	\$35,250	\$56,400	\$56,400	\$69,100	\$1,400	9
13281	Towns	N	\$73,300	\$36,650	\$58,640	\$58,640	\$71,100	\$2,200	4
13283	Treutlen	N	\$70,500	\$35,250	\$56,400	\$56,400	\$69,100	\$1,400	2
13285	Troup	N	\$87,600	\$43,800	\$70,080	\$70,080	\$69,800	\$17,800	18
13287	Turner	N	\$70,500	\$35,250	\$56,400	\$56,400	\$69,100	\$1,400	3
13289	Twiggs	N	\$76,000	\$38,000	\$60,800	\$60,800	\$76,600	-\$600	3
13291	Union	N	\$84,300	\$42,150	\$67,440	\$67,440	\$75,100	\$9,200	8
13293	Upson	N	\$70,500	\$35,250	\$56,400	\$56,400	\$69,100	\$1,400	8
13295	Walker	N	\$92,100	\$46,050	\$73,680	\$73,680	\$90,700	\$1,400	18
13297	Walton	N	\$106,100	\$53,050	\$84,880	\$84,880	\$102,900	\$3,200	20
13299	Ware	N	\$70,500	\$35,250	\$56,400	\$56,400	\$69,100	\$1,400	10
13301	Warren	N	\$70,500	\$35,250	\$56,400	\$56,400	\$69,100	\$1,400	2
13303	Washington	N	\$70,500	\$35,250	\$56,400	\$56,400	\$69,100	\$1,400	5
13305	Wayne	N	\$70,500	\$35,250	\$56,400	\$56,400	\$69,100	\$1,400	7

13307	Webster	N	\$70,500	\$35,250	\$56,400	\$56,400	\$69,100	\$1,400	2
13309	Wheeler	N	\$70,500	\$35,250	\$56,400	\$56,400	\$69,100	\$1,400	2
13311	White	N	\$87,600	\$43,800	\$70,080	\$70,080	\$86,100	\$1,500	9
13313	Whitfield	N	\$76,600	\$38,300	\$61,280	\$61,280	\$71,500	\$5,100	22
13315	Wilcox	N	\$70,500	\$35,250	\$56,400	\$56,400	\$69,100	\$1,400	4
13317	Wilkes	N	\$70,500	\$35,250	\$56,400	\$56,400	\$69,100	\$1,400	4
13319	Wilkinson	N	\$70,500	\$35,250	\$56,400	\$56,400	\$69,100	\$1,400	3
13321	Worth	N	\$64,500	\$32,250	\$51,600	\$51,600	\$72,000	-\$7,500	6

Maine

FIPS		2024							
5-digit key	County Name	High-cost Area Indicator	2024 Area Median Income (AMI)	Very low-income - 50% AMI	Low-income - 80% AMI	HP Borrower's Income Eligibility	2023 Area Median Income (AMI)	AMI change from 2023 to 2024	Total Tracts
23001	Androscoggin	N	\$77,500	\$38,750	\$62,000	\$62,000	\$87,800	-\$10,300	32
23003	Aroostook	N	\$82,400	\$41,200	\$65,920	\$65,920	\$80,600	\$1,800	24
23005	Cumberland	N	\$112,500	\$56,250	\$90,000	\$90,000	\$108,500	\$4,000	81
23007	Franklin	N	\$82,400	\$41,200	\$65,920	\$65,920	\$80,600	\$1,800	10
23009	Hancock	N	\$88,300	\$44,150	\$70,640	\$70,640	\$86,500	\$1,800	18
23011	Kennebec	N	\$87,000	\$43,500	\$69,600	\$69,600	\$81,200	\$5,800	36
23013	Knox	N	\$93,200	\$46,600	\$74,560	\$74,560	\$89,400	\$3,800	13
23015	Lincoln	N	\$94,900	\$47,450	\$75,920	\$75,920	\$93,200	\$1,700	10
23017	Oxford	N	\$82,400	\$41,200	\$65,920	\$65,920	\$80,600	\$1,800	19
23019	Penobscot	N	\$87,900	\$43,950	\$70,320	\$70,320	\$88,000	-\$100	46
23021	Piscataquis	N	\$82,400	\$41,200	\$65,920	\$65,920	\$80,600	\$1,800	8
23023	Sagadahoc	N	\$112,500	\$56,250	\$90,000	\$90,000	\$108,500	\$4,000	9
23025	Somerset	N	\$82,400	\$41,200	\$65,920	\$65,920	\$80,600	\$1,800	20
23027	Waldo	N	\$82,400	\$41,200	\$65,920	\$65,920	\$80,600	\$1,800	8
23029	Washington	N	\$82,400	\$41,200	\$65,920	\$65,920	\$80,600	\$1,800	14
23031	York	N	\$112,500	\$56,250	\$90,000	\$90,000	\$108,500	\$4,000	59

New Mexico

FIPS		2024							
5-digit key	County Name	High-cost Area Indicator	2024 Area Median Income (AMI)	Very low-income - 50% AMI	Low-income - 80% AMI	HP Borrower's Income Eligibility	2023 Area Median Income (AMI)	AMI change from 2023 to 2024	Total Tracts
35001	Bernalillo	N	\$86,400	\$43,200	\$69,120	\$69,120	\$86,500	-\$100	176
35003	Catron	N	\$70,600	\$35,300	\$56,480	\$56,480	\$67,100	\$3,500	2
35005	Chaves	N	\$70,600	\$35,300	\$56,480	\$56,480	\$67,100	\$3,500	17
35006	Cibola	N	\$70,600	\$35,300	\$56,480	\$56,480	\$67,100	\$3,500	9
35007	Colfax	N	\$70,600	\$35,300	\$56,480	\$56,480	\$67,100	\$3,500	3
35009	Curry	N	\$70,600	\$35,300	\$56,480	\$56,480	\$67,100	\$3,500	14
35011	De Baca	N	\$81,700	\$40,850	\$65,360	\$65,360	\$74,900	\$6,800	1
35013	Dona Ana	N	\$65,800	\$32,900	\$52,640	\$52,640	\$59,600	\$6,200	61
35015	Eddy	N	\$101,800	\$50,900	\$81,440	\$81,440	\$92,000	\$9,800	13
35017	Grant	N	\$71,900	\$35,950	\$57,520	\$57,520	\$67,100	\$4,800	10
35019	Guadalupe	N	\$70,600	\$35,300	\$56,480	\$56,480	\$67,100	\$3,500	1
35021	Harding	N	\$72,300	\$36,150	\$57,840	\$57,840	\$67,100	\$5,200	1
35023	Hidalgo	N	\$70,600	\$35,300	\$56,480	\$56,480	\$67,100	\$3,500	2
35025	Lea	N	\$73,800	\$36,900	\$59,040	\$59,040	\$67,100	\$6,700	18
35027	Lincoln	N	\$70,600	\$35,300	\$56,480	\$56,480	\$68,100	\$2,500	9
35028	Los Alamos	N	\$168,500	\$84,250	\$134,800	\$134,800	\$168,500	\$0	4
35029	Luna	N	\$70,600	\$35,300	\$56,480	\$56,480	\$67,100	\$3,500	7
35031	Mckinley	N	\$70,600	\$35,300	\$56,480	\$56,480	\$67,100	\$3,500	33
35033	Mora	N	\$70,600	\$35,300	\$56,480	\$56,480	\$67,100	\$3,500	2
35035	Otero	N	\$78,600	\$39,300	\$62,880	\$62,880	\$69,300	\$9,300	21
35037	Quay	N	\$70,600	\$35,300	\$56,480	\$56,480	\$67,100	\$3,500	3
35039	Rio Arriba	N	\$70,600	\$35,300	\$56,480	\$56,480	\$70,700	-\$100	11
35041	Roosevelt	N	\$73,000	\$36,500	\$58,400	\$58,400	\$69,000	\$4,000	5
35045	San Juan	N	\$61,600	\$30,800	\$49,280	\$49,280	\$61,100	\$500	36
35047	San Miguel	N	\$70,600	\$35,300	\$56,480	\$56,480	\$67,100	\$3,500	10

35043	Sandoval	N	\$86,400	\$43,200	\$69,120	\$69,120	\$86,500	-\$100	35
35049	Santa Fe	N	\$91,500	\$45,750	\$73,200	\$73,200	\$95,600	-\$4,100	57
35051	Sierra	N	\$70,600	\$35,300	\$56,480	\$56,480	\$67,100	\$3,500	4
35053	Socorro	N	\$70,600	\$35,300	\$56,480	\$56,480	\$67,100	\$3,500	6
35055	Taos	N	\$74,300	\$37,150	\$59,440	\$59,440	\$71,900	\$2,400	10
35057	Torrance	N	\$86,400	\$43,200	\$69,120	\$69,120	\$86,500	-\$100	5
35059	Union	N	\$70,600	\$35,300	\$56,480	\$56,480	\$67,100	\$3,500	1
35061	Valencia	N	\$86,400	\$43,200	\$69,120	\$69,120	\$86,500	-\$100	25