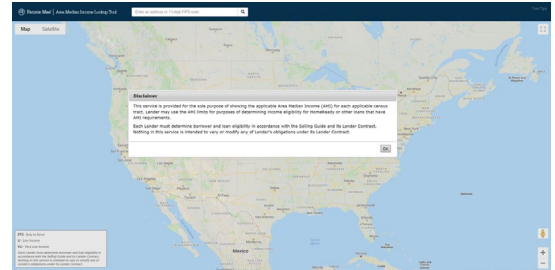


Area Median Income Lookup Tool Tips

The **Area Median Income (AMI) Lookup Tool** provides lenders and other housing professionals with a quick and easy way to look up income eligibility by area, property address, or Federal Information Processing Standards (FIPS) code.

Find income limits by area or look up a specific address

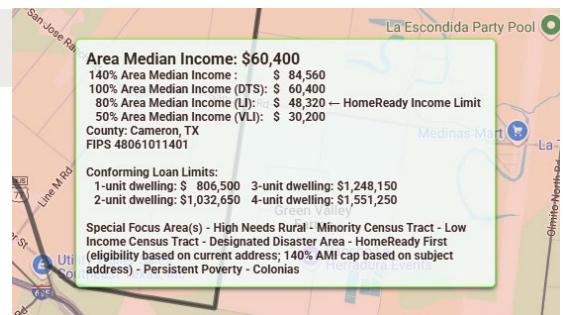
- To find the AMI for a specific property, you can search by property address (selecting the appropriate autocomplete option from the drop-down list), or search by FIPS code.
- To look up areas you serve, you can search by state, county, or city (selecting the appropriate autocomplete option from the drop-down list).



What's displayed on the map?

The AMI, HomeReady® Income Limit and Special Focus Area(s): The income limit for a borrower must not exceed 80% to be potentially eligible for HomeReady within that census tract. In addition to the HomeReady Income Limit, the values for 140%, 100%, 80% and 50% of the AMI for that census tract are displayed as well as whether a searched-for address is in a Special Focus Area, such as those labeled Rural or High-Needs Rural regions; Minority, Low-Income, or High-Cost Census Tracts; or Designated Disaster Areas or HomeReady First*. The Conforming Loan Limits for 1-4 unit dwellings is also provided at a glance.

FIPS: A unique code assigned to all geographic areas. The first two digits denote the state; the next three, the county; and the last six denote the census tract number. For example, the FIPS code for 2000 Opportunity Way, Reston, VA is 51059482203 (State code 51, county code 059, and census tract 482203)




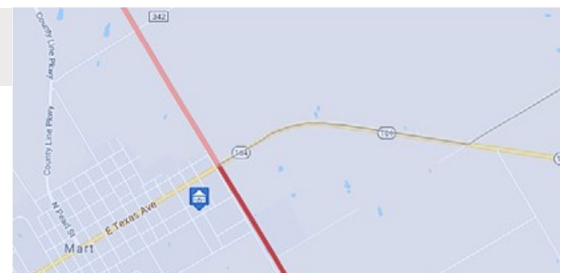
Note: Area Median Income Lookup Tool is provided for the sole purpose of showing the applicable Area Median Income (AMI) for each applicable Metropolitan Statistical Area (MSA). Lender may use the AMI limits for purposes of determining income eligibility for HomeReady or other loans that have AMI requirements. Each Lender must determine borrower and loan eligibility in accordance with the *Selling Guide* and its Lender Contract. Nothing in this service is intended to vary or modify any of Lender's obligations under its Lender Contract.

**HomeReady First is a pilot and only available in selected areas. Edibility is based on consumer's current home address. Eligibility based on current address and 140% cap based on subject address.*

How to search by...

...property address or FIPS code

1. In the search box at the top of the screen, type in the complete property address or 11-digit FIPS code.
 - a. When entering a property address, be sure to select the appropriate autocomplete option from the drop-down list. If you do not select the drop-down option, the tool will display a message alerting you to "please select a valid address using the drop-down list of autocomplete options, or enter an 11-digit FIPS code."
 - b. When entering a FIPS code, do not include periods, spaces, or dashes.
2. Once the exact address is found, a house icon  will appear on the map and the income limit will be displayed next to the search box (and on the map itself). You can use the 80% Area Median Income limit displayed to determine the borrower's potential eligibility for HomeReady (i.e., the annual income used to qualify the borrower/evaluate creditworthiness cannot exceed the income limit displayed).





How to search by...

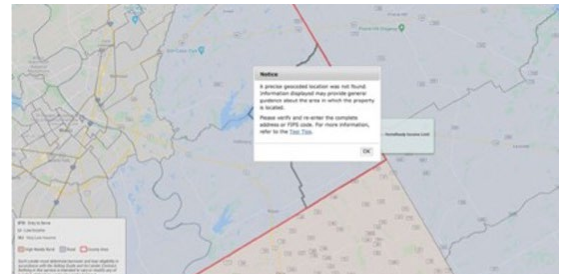
...state

1. In the search box at the top of the screen, type in the state name and select the appropriate autocomplete option from the drop-down list.
2. The selected state will be outlined in black. Simply click on an area within the state to see income limits for that census tract.

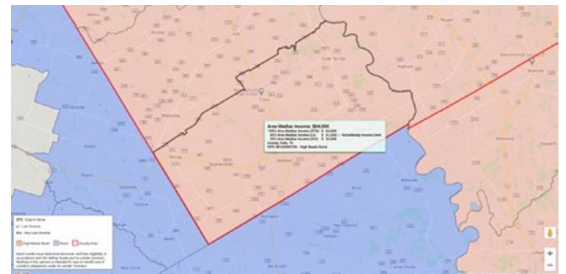


...county or city

1. In the search box at the top of the screen, type in the city or county name and select the appropriate autocomplete option from the drop-down list.
2. Since this is not a full address, the tool will display a message to alert you that a precise geocoded location was not found.



In these cases, the tool will display the map but will NOT display a house icon on the map, nor will it display an income limit next to the input box. The map will show data for census tract(s) in that area, however, it is suggested that you enter a complete and valid address for the most accurate results. If you search by county, the county border will be outlined in red, which can be seen when you zoom out.



Good to know



For optimal browser compatibility, access the Area Median Income Lookup Tool through Chrome or Mozilla Firefox. Microsoft Internet Explorer is no longer supported. The tool may be accessed through web browsers on Apple, Samsung, and Android mobile devices; functionality is optimized on devices with larger screens. In case of performance issues, please clear your browser's cache and try again. Instructions on clearing the cache are specific to the browser being used and can be found on the browser's help menu.



Although not required, lenders may use the "FIPSCodeIdentifier" field in Desktop Underwriter® (DU®) to provide the FIPS code. When the FIPS code is provided, DU uses that code to determine the AMI to be used in the income eligibility determination.



If a property address cannot be found in this lookup tool, lenders may document the census tract from another source, such as [FFIEC.gov](https://www.fdic.gov/bank/otherinfo/branches/fiic/).



For new construction, results may vary and should be verified.

Try the AMI Lookup Tool
fanniemae.com/amilookup

If you have questions about how to use the AMI Lookup Tool to identify HomeReady or Duty to Serve eligibility, or rural regions, contact your Fannie Mae customer account team. If you have technology questions about the lookup tool, please call the Customer Contact Center at 800-2FANNIE (800-232-6643).