

FHA Streamline Net Tangible Benefit Check the NTB that applies	
A fixed rate	At least 0.5 percentage points below the prior combined rate
Any ARM With Less Than 15 Months to Next Payment Change Date	No more than 2 percentage points above the prior combined rate.
Any ARM with greater than or equal to 15 months to next payment change date	No more than 2 percentage points above the prior combined rate.
Reduction in Term—The mortgage term is being reduced; the new interest rate does not exceed the current interest rate; and the combined principal, interest and MIP payment of the new Mortgage does not exceed the combined principal, interest and MIP of the refinanced Mortgage by more than \$50. (all apply)	

Completed by _____ (Loan Originator)

Verified by _____ (WBC Underwriter)

Fillable PDF ok, signature not required