

AHFC Program Rider Matrix

For informational purposes only. Lenders must determine which riders are required for each loan type.

AHFC Program	Standard Rider(s) (For all loans except FHA)	Specialty Rider(s) (FHA Condo/PUD use FHA rider)	FHA Riders (No 1-4 Family Rider, provisions in FHA D/T)
Taxable Program	<ul style="list-style-type: none"> • FNMA 3170 (see notes) 	<ul style="list-style-type: none"> • FORM PUR-27 IRRLIB • FORM PUR-23 Condo/PUD 	<ul style="list-style-type: none"> • FHA Condo Rider • FHA PUD Rider
Tax-Exempt Program (TEP)	<ul style="list-style-type: none"> • FNMA 3170 (see notes) • Form PUR-21 TEP 	<ul style="list-style-type: none"> • FORM PUR-27 IRRLIB • FORM PUR-23 Condo/PUD 	<ul style="list-style-type: none"> • FHA Condo Rider • FHA PUD Rider • FHA Tax-Exempt Rider
Taxable First-Time Home Buyer (FTHB)	<ul style="list-style-type: none"> • FNMA 3170 (see notes) • FORM PUR-20 	<ul style="list-style-type: none"> • FORM PUR-27 IRRLIB • FORM PUR-23 Condo/PUD 	<ul style="list-style-type: none"> • FHA Condo Rider • FHA PUD Rider
Veterans Mortgage Program (VMP)	<ul style="list-style-type: none"> • FNMA 3170 (see notes) • FORM PUR-22 VMP 	<ul style="list-style-type: none"> • FORM PUR-27 IRRLIB • FORM PUR-23 Condo/PUD 	<ul style="list-style-type: none"> • FORM PUR-26 VMP • FHA Condo Rider • FHA PUD Rider
Non-Conforming Program (Conventional only)	<ul style="list-style-type: none"> • FNMA 3170 (see notes) 	<ul style="list-style-type: none"> • FORM PUR-27 IRRLIB • FORM PUR-23 Condo/PUD 	N/A
Rural (HUD 184 see FHA Riders)	<ul style="list-style-type: none"> • FNMA 3170 (see notes) 	<ul style="list-style-type: none"> • FORM PUR-27 IRRLIB • FORM PUR-23 Condo/PUD 	<ul style="list-style-type: none"> • FHA Condo Rider • FHA PUD Rider • HUD 184 requires Section 184 Rider or Section 184 Fee Simple Rider
Rural Non-Owner Occupied	<ul style="list-style-type: none"> • FNMA 3170 (see notes) 	N/A	N/A

Notes:

- When using the **FNMA 3170** 1-4 Family Rider, items E & F must be deleted and initialed. Item D may be deleted on single-family owner occupied properties.
- On **Rural Non-Owner Occupied** loans, use **FNMA 3170**. Item E must be deleted and initialed.
- On all VA loans, the Note must have the assumption clause. The D/T must have the assumption clause or the VA Assumption Rider must be used.
- For a loan with a Community Land Trust (CLT) use AHFC Form PUR-201.