

AHFC Program Rider Matrix

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

AHFC Program	Standard Rider(s)	Specialty Rider(s) (FHA Condo/PUD use FHA rider)	FHA/HUD 184 Riders (No 1-4 Family Rider, Provisions in FHA D/T)
My Home Program (Taxable)	<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
First Home Limited 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 • HUD 184 requires Section 184 Rider or Section 184 Fee Simple Rider
First Home (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 • HUD 184 requires Section 184 Rider or Section 184 Fee Simple 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 • HUD 184 requires Section 184 Rider or Section 184 Fee Simple Rider
Uniquely Alaskan 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	<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:

- The FNMA 3170 1-4 Family Rider is only required on 2-4 unit properties. When using the FNMA 3170 1-4 Family Rider, items E and F must be deleted and initialed
- 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](#).