

F. Closing Costs

The streamline refinance loan amount may be increased to cover all usual and customary closing costs (excluding buy downs) not to exceed the original loan amount unless federally insured/guaranteed by FHA/HUD or VA. The borrower may not receive cash back at closing, except for reimbursement of actual, documented prepaid closing expenses. Any discount fees associated with the buy-down must be paid in cash by the borrower.