

RECAPTURE CHART

Federal Income Limits - **VIRGINIA**

For use with the Recapture Provision of the Current Internal Revenue Code
Based on Information Provided by HUD (1.05'n) Federal Income Guidelines Dated May 31, 2011
and Formula Provided by the Revenue Reconciliation Act of 1990

			AREA 1		AREA 2		AREA 3		AREA 4		AREA 5		AREA 6	
			Charlottesville MSA*		Richmond HMFA**		Virginia Beach- Norfolk-Newport News, VA-NC MSA***		Washington-Arlington-Alexandria, DC-VA-MD-WV HMFA****		Winchester VA-WV-MSA*****		Louisa County*****	
Sale Date (Date that you sell your home)	(Column 1) Holding Period Percentage	Non-Targeted or Targeted Area	(Column 2) Adjusted Qualifying Income		(Column 2) Adjusted Qualifying Income		(Column 2) Adjusted Qualifying Income		(Column 2) Adjusted Qualifying Income		(Column 2) Adjusted Qualifying Income		(Column 2) Adjusted Qualifying Income	
			Number of Family Members Living in Your Home At the Time of Sale		Number of Family Members Living in Your Home At the Time of Sale		Number of Family Members Living in Your Home At the Time of Sale		Number of Family Members Living in Your Home At the Time of Sale		Number of Family Members Living in Your Home At the Time of Sale		Number of Family Members Living in Your Home At the Time of Sale	
			2 or fewer	3 or more	2 or fewer	3 or more	2 or fewer	3 or more	2 or fewer	3 or more	2 or fewer	3 or more	2 or fewer	3 or more
Before the 1st anniversary of closing. Closing means closing date of your loan.	20%	Non Targeted	\$ 92,040.00	\$ 107,380.00	\$ 89,520.00	\$ 104,440.00	\$ 83,880.00	\$ 97,860.00	\$ 127,320.00	\$ 148,540.00	\$ 77,280.00	\$ 90,160.00	\$ 77,040.00	\$ 89,880.00
		Targeted	\$ 92,040.00	\$ 107,380.00	\$ 90,960.00	\$ 106,120.00	\$ 90,960.00	\$ 106,120.00	\$ 127,320.00	\$ 148,540.00	\$ 90,960.00	\$ 106,120.00	\$ 90,960.00	\$ 106,120.00
On or after the 1st anniversary of closing, but before the 2nd anniversary.	40%	Non Targeted	\$ 96,642.00	\$ 112,749.00	\$ 93,996.00	\$ 109,662.00	\$ 88,074.00	\$ 102,753.00	\$ 133,686.00	\$ 155,967.00	\$ 81,144.00	\$ 94,668.00	\$ 80,892.00	\$ 94,374.00
		Targeted	\$ 96,642.00	\$ 112,749.00	\$ 95,508.00	\$ 111,426.00	\$ 95,508.00	\$ 111,426.00	\$ 133,686.00	\$ 155,967.00	\$ 95,508.00	\$ 111,426.00	\$ 95,508.00	\$ 111,426.00
On or after the 2nd anniversary of closing, but before the 3rd anniversary.	60%	Non Targeted	\$ 101,474.10	\$ 118,386.45	\$ 98,695.80	\$ 115,145.10	\$ 92,477.70	\$ 107,890.65	\$ 140,370.30	\$ 163,765.35	\$ 85,201.20	\$ 99,401.40	\$ 84,936.60	\$ 99,092.70
		Targeted	\$ 101,474.10	\$ 118,386.45	\$ 100,283.40	\$ 116,997.30	\$ 100,283.40	\$ 116,997.30	\$ 140,370.30	\$ 163,765.35	\$ 100,283.40	\$ 116,997.30	\$ 100,283.40	\$ 116,997.30
On or after the 3rd anniversary of closing, but before the 4th anniversary.	80%	Non Targeted	\$ 106,547.80	\$ 124,305.77	\$ 103,630.59	\$ 120,902.35	\$ 97,101.58	\$ 113,285.18	\$ 147,388.81	\$ 171,953.61	\$ 89,461.26	\$ 104,371.47	\$ 89,183.43	\$ 104,047.33
		Targeted	\$ 106,547.80	\$ 124,305.77	\$ 105,297.57	\$ 122,847.16	\$ 105,297.57	\$ 122,847.16	\$ 147,388.81	\$ 171,953.61	\$ 105,297.57	\$ 122,847.16	\$ 105,297.57	\$ 122,847.16
On or after the 4th anniversary of closing, but before the 5th anniversary.	100%	Non Targeted	\$ 111,875.19	\$ 130,521.06	\$ 108,812.11	\$ 126,947.47	\$ 101,956.66	\$ 118,949.44	\$ 154,758.25	\$ 180,551.29	\$ 93,934.32	\$ 109,590.04	\$ 93,642.60	\$ 109,249.70
		Targeted	\$ 111,875.19	\$ 130,521.06	\$ 110,562.44	\$ 128,989.52	\$ 110,562.44	\$ 128,989.52	\$ 154,758.25	\$ 180,551.29	\$ 110,562.44	\$ 128,989.52	\$ 110,562.44	\$ 128,989.52
On or after the 5th anniversary of closing, but before the 6th anniversary.	80%	Non Targeted	\$ 117,468.95	\$ 137,047.11	\$ 114,252.72	\$ 133,294.84	\$ 107,054.49	\$ 124,896.91	\$ 162,496.16	\$ 189,578.86	\$ 98,631.03	\$ 115,069.54	\$ 98,324.73	\$ 114,712.18
		Targeted	\$ 117,468.95	\$ 137,047.11	\$ 116,090.57	\$ 135,438.99	\$ 116,090.57	\$ 135,438.99	\$ 162,496.16	\$ 189,578.86	\$ 116,090.57	\$ 135,438.99	\$ 116,090.57	\$ 135,438.99
On or after the 6th anniversary of closing, but before the 7th anniversary.	60%	Non Targeted	\$ 123,342.40	\$ 143,899.46	\$ 119,965.36	\$ 139,959.58	\$ 112,407.22	\$ 131,141.75	\$ 170,620.97	\$ 199,057.80	\$ 103,562.59	\$ 120,823.02	\$ 103,240.96	\$ 120,447.79
		Targeted	\$ 123,342.40	\$ 143,899.46	\$ 121,895.09	\$ 142,210.94	\$ 121,895.09	\$ 142,210.94	\$ 170,620.97	\$ 199,057.80	\$ 121,895.09	\$ 142,210.94	\$ 121,895.09	\$ 142,210.94
On or after the 7th anniversary of closing, but before the 8th anniversary.	40%	Non Targeted	\$ 129,509.52	\$ 151,094.44	\$ 125,963.62	\$ 146,957.56	\$ 118,027.58	\$ 137,698.84	\$ 179,152.02	\$ 209,010.69	\$ 108,740.72	\$ 126,864.17	\$ 108,403.01	\$ 126,470.18
		Targeted	\$ 129,509.52	\$ 151,094.44	\$ 127,989.85	\$ 149,321.49	\$ 127,989.85	\$ 149,321.49	\$ 179,152.02	\$ 209,010.69	\$ 127,989.85	\$ 149,321.49	\$ 127,989.85	\$ 149,321.49
On or after the 8th anniversary of closing, but before the 9th anniversary.	20%	Non Targeted	\$ 135,984.99	\$ 158,649.16	\$ 132,261.81	\$ 154,305.44	\$ 123,928.96	\$ 144,583.78	\$ 188,109.62	\$ 219,461.23	\$ 114,177.75	\$ 133,207.38	\$ 113,823.16	\$ 132,793.69
		Targeted	\$ 135,984.99	\$ 158,649.16	\$ 134,389.34	\$ 156,787.57	\$ 134,389.34	\$ 156,787.57	\$ 188,109.62	\$ 219,461.23	\$ 134,389.34	\$ 156,787.57	\$ 134,389.34	\$ 156,787.57

* Charlottesville MSA contains Albemarle County, Fluvanna County, Greene County, Nelson County, and Charlottesville City.

** Richmond HMFA contains Amelia County, Caroline County, Charles City, Chesterfield County, Cumberland County, Dinwiddie County, Goochland County, Hanover County, Henrico County, King and Queen County, King William County, New Kent County, Powhatan County, Prince George County, Sussex County, Colonial Heights City, Hopewell City, Petersburg City, Richmond City.

*** Virginia Beach-Norfolk-Newport News MSA contains Gloucester County, Isle of Wight County, James City County, Mathews County, York County, Chesapeake City, Hampton City, Newport News City, Norfolk City, Poquoson City, Portsmouth City, Surry County, Suffolk City, Virginia Beach City and Williamsburg City.

**** Washington-Arlington-Alexandria, DC-VA-MD-WV HMFA area contains Arlington County, Clarke County, Fairfax County, Fauquier County, Loudoun County, Prince William County, Spotsylvania County, Stafford County, Alexandria City, Fairfax City, Falls Church City, Fredericksburg City, Manassas City and Manassas Park City.

***** Winchester MSA contains Frederick County and Winchester City.

***** Louisa County is part of Richmond MSA.

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Based on Information Provided by HUD (1.05 n) Federal Income Guidelines Dated May 31, 2011
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			AREA 7		AREA 8		AREA 9		AREA 10		AREA 11		AREA 12	
			Warren County*****		Culpeper County		King George County		Middlesex County		Northumberland County		Orange County	
Sale Date (Date that you sell your home)	(Column 1) Holding Period Percentage	Non-Targeted or Targeted Area	(Column 2) Adjusted Qualifying Income		(Column 2) Adjusted Qualifying Income		(Column 2) Adjusted Qualifying Income		(Column 2) Adjusted Qualifying Income		(Column 2) Adjusted Qualifying Income		(Column 2) Adjusted Qualifying Income	
			Number of Family Members Living in Your Home At the Time of Sale		Number of Family Members Living in Your Home At the Time of Sale		Number of Family Members Living in Your Home At the Time of Sale		Number of Family Members Living in Your Home At the Time of Sale		Number of Family Members Living in Your Home At the Time of Sale		Number of Family Members Living in Your Home At the Time of Sale	
			2 or fewer	3 or more	2 or fewer	3 or more	2 or fewer	3 or more	2 or fewer	3 or more	2 or fewer	3 or more	2 or fewer	3 or more
Before the 1st anniversary of closing. Closing means closing date of your loan.	20%	Non Targeted	\$ 87,000.00	\$ 101,500.00	\$ 89,760.00	\$ 104,720.00	\$ 97,561.47	\$ 112,195.69	\$ 75,800.00	\$ 87,220.00	\$ 76,560.00	\$ 89,320.00	\$ 78,720.00	\$ 91,840.00
		Targeted	\$ 90,960.00	\$ 106,120.00	\$ 90,960.00	\$ 106,120.00	\$ 99,480.00	\$ 116,060.00	\$ 90,960.00	\$ 106,120.00	\$ 90,960.00	\$ 106,120.00	\$ 90,960.00	\$ 106,120.00
On or after the 1st anniversary of closing, but before the 2nd anniversary.	40%	Non Targeted	\$ 91,350.00	\$ 106,575.00	\$ 94,248.00	\$ 109,956.00	\$ 102,439.54	\$ 117,805.47	\$ 79,590.00	\$ 91,581.00	\$ 80,388.00	\$ 93,786.00	\$ 82,656.00	\$ 96,432.00
		Targeted	\$ 95,508.00	\$ 111,426.00	\$ 95,508.00	\$ 111,426.00	\$ 104,454.00	\$ 121,863.00	\$ 95,508.00	\$ 111,426.00	\$ 95,508.00	\$ 111,426.00	\$ 95,508.00	\$ 111,426.00
On or after the 2nd anniversary of closing, but before the 3rd anniversary.	60%	Non Targeted	\$ 95,917.50	\$ 111,903.75	\$ 98,960.40	\$ 115,453.80	\$ 107,561.52	\$ 123,695.74	\$ 83,569.50	\$ 96,160.05	\$ 84,407.40	\$ 98,475.30	\$ 86,788.80	\$ 101,253.60
		Targeted	\$ 100,283.40	\$ 116,997.30	\$ 100,283.40	\$ 116,997.30	\$ 109,676.70	\$ 127,956.15	\$ 100,283.40	\$ 116,997.30	\$ 100,283.40	\$ 116,997.30	\$ 100,283.40	\$ 116,997.30
On or after the 3rd anniversary of closing, but before the 4th anniversary.	80%	Non Targeted	\$ 100,713.37	\$ 117,498.93	\$ 103,908.42	\$ 121,226.49	\$ 112,939.59	\$ 129,880.53	\$ 87,747.97	\$ 100,968.05	\$ 88,627.77	\$ 103,399.06	\$ 91,128.24	\$ 106,316.28
		Targeted	\$ 105,297.57	\$ 122,847.16	\$ 105,297.57	\$ 122,847.16	\$ 115,160.53	\$ 134,353.95	\$ 105,297.57	\$ 122,847.16	\$ 105,297.57	\$ 122,847.16	\$ 105,297.57	\$ 122,847.16
On or after the 4th anniversary of closing, but before the 5th anniversary.	100%	Non Targeted	\$ 105,749.04	\$ 123,373.88	\$ 109,103.84	\$ 127,287.81	\$ 118,586.57	\$ 136,374.56	\$ 92,135.37	\$ 106,016.45	\$ 93,059.15	\$ 108,569.01	\$ 95,684.65	\$ 111,632.09
		Targeted	\$ 110,562.44	\$ 128,989.52	\$ 110,562.44	\$ 128,989.52	\$ 120,918.56	\$ 141,071.65	\$ 110,562.44	\$ 128,989.52	\$ 110,562.44	\$ 128,989.52	\$ 110,562.44	\$ 128,989.52
On or after the 5th anniversary of closing, but before the 6th anniversary.	80%	Non Targeted	\$ 111,036.49	\$ 129,542.57	\$ 114,559.03	\$ 133,652.20	\$ 124,515.90	\$ 143,193.29	\$ 96,742.14	\$ 111,317.27	\$ 97,712.11	\$ 113,997.46	\$ 100,468.88	\$ 117,213.69
		Targeted	\$ 116,090.57	\$ 135,438.99	\$ 116,090.57	\$ 135,438.99	\$ 126,964.48	\$ 148,125.23	\$ 116,090.57	\$ 135,438.99	\$ 116,090.57	\$ 135,438.99	\$ 116,090.57	\$ 135,438.99
On or after the 6th anniversary of closing, but before the 7th anniversary.	60%	Non Targeted	\$ 116,588.32	\$ 136,019.70	\$ 120,286.98	\$ 140,334.81	\$ 130,741.70	\$ 150,352.95	\$ 101,579.24	\$ 116,883.14	\$ 102,597.72	\$ 119,697.34	\$ 105,492.32	\$ 123,074.38
		Targeted	\$ 121,895.09	\$ 142,210.94	\$ 121,895.09	\$ 142,210.94	\$ 133,312.71	\$ 155,531.50	\$ 121,895.09	\$ 142,210.94	\$ 121,895.09	\$ 142,210.94	\$ 121,895.09	\$ 142,210.94
On or after the 7th anniversary of closing, but before the 8th anniversary.	40%	Non Targeted	\$ 122,417.73	\$ 142,820.69	\$ 126,301.33	\$ 147,351.55	\$ 137,278.78	\$ 157,870.60	\$ 106,658.21	\$ 122,727.29	\$ 107,727.60	\$ 125,682.20	\$ 110,766.94	\$ 129,228.10
		Targeted	\$ 127,989.85	\$ 149,321.49	\$ 127,989.85	\$ 149,321.49	\$ 139,978.35	\$ 163,308.07	\$ 127,989.85	\$ 149,321.49	\$ 127,989.85	\$ 149,321.49	\$ 127,989.85	\$ 149,321.49
On or after the 8th anniversary of closing, but before the 9th anniversary.	20%	Non Targeted	\$ 128,538.62	\$ 149,961.72	\$ 132,616.40	\$ 154,719.13	\$ 144,142.72	\$ 165,764.13	\$ 111,991.12	\$ 128,863.66	\$ 113,113.98	\$ 131,966.32	\$ 116,305.29	\$ 135,689.50
		Targeted	\$ 134,389.34	\$ 156,787.57	\$ 134,389.34	\$ 156,787.57	\$ 146,977.26	\$ 171,473.47	\$ 134,389.34	\$ 156,787.57	\$ 134,389.34	\$ 156,787.57	\$ 134,389.34	\$ 156,787.57

***** Warren County is part of Washington-Arlington-Alexandria MSA.

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			AREA 13		AREA 14	
			Rappahannock County		Balance of State	
Sale Date (Date that you sell your home)	(Column 1) Holding Period Percentage	Non-Targeted or Targeted Area	(Column 2) Adjusted Qualifying Income		(Column 2) Adjusted Qualifying Income	
			Number of Family Members Living in Your Home At the Time of Sale		Number of Family Members Living in Your Home At the Time of Sale	
			2 or fewer	3 or more	2 or fewer	3 or more
Before the 1st anniversary of closing. Closing means closing date of your loan.	20%	Non Targeted	\$ 87,960.00	\$ 102,620.00	\$ 75,800.00	\$ 87,170.00
		Targeted	\$ 90,960.00	\$ 106,120.00	\$ 90,960.00	\$ 106,120.00
On or after the 1st anniversary of closing, but before the 2nd anniversary.	40%	Non Targeted	\$ 92,358.00	\$ 107,751.00	\$ 79,590.00	\$ 91,528.50
		Targeted	\$ 95,508.00	\$ 111,426.00	\$ 95,508.00	\$ 111,426.00
On or after the 2nd anniversary of closing, but before the 3rd anniversary.	60%	Non Targeted	\$ 96,975.90	\$ 113,138.55	\$ 83,569.50	\$ 96,104.92
		Targeted	\$ 100,283.40	\$ 116,997.30	\$ 100,283.40	\$ 116,997.30
On or after the 3rd anniversary of closing, but before the 4th anniversary.	80%	Non Targeted	\$ 101,824.69	\$ 118,795.47	\$ 87,747.97	\$ 100,910.17
		Targeted	\$ 105,297.57	\$ 122,847.16	\$ 105,297.57	\$ 122,847.16
On or after the 4th anniversary of closing, but before the 5th anniversary.	100%	Non Targeted	\$ 106,915.92	\$ 124,735.25	\$ 92,135.37	\$ 105,955.67
		Targeted	\$ 110,562.44	\$ 128,989.52	\$ 110,562.44	\$ 128,989.52
On or after the 5th anniversary of closing, but before the 6th anniversary.	80%	Non Targeted	\$ 112,261.72	\$ 130,972.01	\$ 96,742.14	\$ 111,253.46
		Targeted	\$ 116,090.57	\$ 135,438.99	\$ 116,090.57	\$ 135,438.99
On or after the 6th anniversary of closing, but before the 7th anniversary.	60%	Non Targeted	\$ 117,874.81	\$ 137,520.61	\$ 101,579.24	\$ 116,816.13
		Targeted	\$ 121,895.09	\$ 142,210.94	\$ 121,895.09	\$ 142,210.94
On or after the 7th anniversary of closing, but before the 8th anniversary.	40%	Non Targeted	\$ 123,768.55	\$ 144,396.64	\$ 106,658.21	\$ 122,656.94
		Targeted	\$ 127,989.85	\$ 149,321.49	\$ 127,989.85	\$ 149,321.49
On or after the 8th anniversary of closing, but before the 9th anniversary.	20%	Non Targeted	\$ 129,956.98	\$ 151,616.47	\$ 111,991.12	\$ 128,789.79
		Targeted	\$ 134,389.34	\$ 156,787.57	\$ 134,389.34	\$ 156,787.57