

FHA Streamline Program Conforming and High Balance

Fixed Rate and ARMs

Primary Residence				
<i>Transaction Type</i>	<i>Units</i>	<i>LTV</i>	<i>CLTV</i>	<i>Loan Amount</i> ¹
Streamline w/Appraisal ⁴	1	90%	90%	FHA Limit
Streamline w/ Appraisal	1	97.75%	125%	FHA Limit
Streamline w/Appraisal	2-4 ⁵	97.75%	125%	FHA Limit
Streamline w/o Appraisal	1	N/A ²	125% ³	FHA Limit

Footnotes:

1. Eligible conforming and high balance loan amounts by county can be found at: [FHA Mortgage Limits](#)
2. Maximum mortgage is the unpaid principal balance minus UFMIP refund plus UFMIP.
3. CLTV is based on original appraised value at time of purchase.
4. Minimum 580 credit score; requires credit qualifying. Refer to the [Credit Score 580-619](#) topic for requirements.
5. 2-4 units limited to conforming loan amounts and requires credit qualification.

Complete HUD guidelines can be found at [HUD 4155.1](#)



FHA Streamline Program Guidelines

Mortgage Insurance Premium Factors				
Case Number Assigned Prior to April 9, 2012				
Loan Amount	Loan Term	LTV	Annual MIP	Up-front MIP
All	> 15 years	> 95%	1.15%	1.00%
	> 15 years	≤ 95%	1.10%	
	≤ 15 years	> 90%	0.50%	
	≤ 15 years	78.01% - 90%	0.25%	
	≤ 15 years	≤ 78%	N/A	
Case Number Assigned April 9, 2012 through June 10, 2012				
Loan Amount	Loan Term	LTV	Annual MIP	Up-front MIP
All	> 15 years	> 95%	1.25%	1.75%
	> 15 years	≤ 95%	1.20%	
	≤ 15 years	> 90%	0.60%	
	≤ 15 years	78.01% - 90%	0.35%	
	≤ 15 years	≤ 78%	N/A	
FHA Endorsement on or before May 31, 2009 with a Case Number Assigned on or after June 11, 2012				
Loan Amount	Loan Term	LTV	Annual MIP	Up-front MIP
All	All	All	0.55%	0.01%
FHA Endorsement on or after June 1, 2009 with a Case Number Assigned on or after June 11, 2012				
Loan Amount	Loan Term	LTV	Annual MIP	Up-front MIP
≤ \$625,500	> 15 years	> 95%	1.25%	1.75%
> \$625,500	> 15 years	> 95%	1.50%	
≤ \$625,500	> 15 years	≤ 95%	1.20%	
> \$625,500	> 15 years	≤ 95%	1.45%	
≤ \$625,500	≤ 15 years	≥ 90.01%	0.60%	
> \$625,500	≤ 15 years	≥ 90.01%	0.85%	
≤ \$625,500	≤ 15 years	78.01% - 90%	0.35%	
> \$625,500	≤ 15 years	78.01% - 90%	0.60%	
≤ \$625,500	≤ 15 years	≤ 78%	N/A	
> \$625,500	≤ 15 years	≤ 78%	N/A	
FHA Endorsement on or after June 1, 2009 with a Case Number Assigned on or after April 1, 2013 through June 2, 2013				
Loan Amount	Loan Term	LTV	Annual MIP	Up-front MIP
≤ \$625,500	> 15 years	≤ 95%	1.30%	1.75
≤ \$625,500	> 15 years	> 95%	1.35%	
> \$625,500	> 15 years	≤ 95%	1.50%	
> \$625,500	> 15 years	> 95%	1.55%	
≤ \$625,500	≤ 15 years	78.01% - 90%	0.45%	
≤ \$625,500	≤ 15 years	> 90%	0.70%	
> \$625,500	≤ 15 years	78.01% - 90%	0.70%	
> \$625,500	≤ 15 years	> 90%	0.95%	
All	≤ 15 years	≤ 78%	N/A	

Continued on the following page for case numbers assigned on or after June 3, 2013.

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Mortgage Insurance Premium Factors (cont.)						
FHA Endorsement on or before May 31, 2009 with a Case Number Assigned on or after June 3, 2013						
Loan Amount	Loan Term	LTV	Annual MIP	Up-front MIP	Annual MIP Assessment Period	
All	All	All	0.55%	0.01%	≤ 90% LTV: 11 years > 90% LTV: Life of loan	
FHA Endorsement on or after June 1, 2009 with a Case Number Assigned on or after June 3, 2013						
Loan Amount	Loan Term	LTV	Annual MIP	Annual MIP (case # assigned 1/26/15 or after)	Up-front MIP	Annual MIP Assessment Period
≤ \$625,500	> 15 years	≤ 95%	1.30%	0.80%	1.75%	≤ 90% LTV: 11 years > 90% LTV: Life of loan
≤ \$625,500	> 15 years	> 95%	1.35%	0.85%		Life of loan
> \$625,500	> 15 years	≤ 95%	1.50%	1.00%		≤ 90% LTV: 11 years > 90% LTV: Life of loan
> \$625,500	> 15 years	> 95%	1.55%	1.05%		Life of loan
≤ \$625,500	≤ 15 years	78.01% - 90%	0.45%			11 years
≤ \$625,500	≤ 15 years	> 90%	0.70%			Life of loan
> \$625,500	≤ 15 years	78.01% - 90%	0.70%			11 years
> \$625,500	≤ 15 years	> 90%	0.95%			Life of loan
All	≤ 15 years	≤ 78%	0.45%			11 years

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Topic	Guideline
4506-T	<ul style="list-style-type: none"> Signed 4506-T required prior to loan closing for both personal and business tax returns (if applicable) Tax transcripts for personal tax returns are processed on credit qualifying transactions. W-2 transcripts in lieu of 1040 transcripts may be processed per DU Findings for salaried borrowers with base/overtime and borrowers with commission/bonus < 25% of base income. If income from IRS Form 1120/1120S or IRS Form 1065 was used for qualifying and the business income is not reported on the borrower's personal tax return, the 1120/1120S or 1065 tax transcripts (as applicable), in addition to the 1040 transcript, will be required 4506-T results must be validated against the income documentation Broker provided processed 4506-T results are not eligible.
Application (1003)	<ul style="list-style-type: none"> Non-Credit Qualifying <ul style="list-style-type: none"> - Abbreviated 1003 allowed. Section IV - Employment Information, Section V - Monthly Income and Combined Housing Expense Information and Section VI - Assets and Liabilities of the 1003 are not required (assets must be included if needed to close the transaction). Credit Qualifying <ul style="list-style-type: none"> - Full 1003 required
Appraisals	<ul style="list-style-type: none"> Streamlines are eligible with or without an appraisal. If the appraisal option is selected the appraisal must be ordered through one of the approved AMCs listed in the Appraisal Management Companies topic. Streamline transactions with an appraisal are limited to 97.75% LTV The source of the closed comparable sales used in the appraisal must be from one of the following or a desk review will be required: <ul style="list-style-type: none"> - A Multiple Listing Service (MLS), or - MRIS (www.mris.com), or - Midwest Real Estate Dated (MRED) (www.mredllc.com), or - North Texas Real Estate Information Systems, Inc. NTREIS at (www.ntreis.net), or - San Antonio Board of Realtors (www.sabor.com), or - GeoData at www.geodataplus.com , or - Comps Inc. at www.compsny.com . <p>NOTE: Comparables from a public independent source are only eligible in the states of Vermont and Maine.</p>
Appraisal Management Companies (AMC)	<p>The following is a list of REMN Wholesale approved AMCs:</p> <ul style="list-style-type: none"> ACT Appraisal Management AMC Settlement Services Appraisal Nation Appraisal-Tek Axis Management Solutions BRIDGE Appraisal Management Corp Integrity Appraisal Management LLC Lender's Choice Inc. (LCI) MaxVantage Appraisal Management Company Momentum Appraisal Group, Inc. Mortgage Management Consulting (MMC) Nationwide Property & Appraisal Services ORDERPRO Streetlinks Lender Solutions Valuation Management Group

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	<ul style="list-style-type: none"> Valuation Partners <p>Click here to go the REMN Wholesale Order an Appraisal page on the REMN Wholesale website</p>																											
Assets	<ul style="list-style-type: none"> Non-Credit Qualifying <ul style="list-style-type: none"> Asset verification not required unless assets are required for closing. If assets required for closing, 2 months bank statements are required to document assets. Credit Qualifying <ul style="list-style-type: none"> Standard asset verification required. If funds to close are required, 2 months bank statements must be provided. 																											
AUS	Not applicable. All Streamlines require a manual underwrite.																											
Borrower Benefit	<p>All Streamline transactions must have a net tangible benefit to the borrower. Net tangible benefit requirements are as follows :</p> <table border="1" style="width: 100%; border-collapse: collapse; margin-bottom: 10px;"> <thead> <tr> <th style="text-align: left;">From</th> <th style="text-align: left;">To</th> <th style="text-align: left;">Requirement</th> </tr> </thead> <tbody> <tr> <td>Fixed rate</td> <td>Fixed rate</td> <td>5% reduction of P&I and MIP</td> </tr> <tr> <td>Fixed rate</td> <td>Hybrid ARM</td> <td>Requires 5% reduction in P&I and MIP</td> </tr> <tr> <td>1-year ARM</td> <td>Fixed rate</td> <td>New rate cannot be > 2% above the current ARM rate</td> </tr> <tr> <td>1-year ARM</td> <td>Hybrid ARM</td> <td>New rate must be 2% below current ARM rate</td> </tr> <tr> <td>Hybrid ARM (during fixed period)</td> <td>Fixed rate</td> <td>5% reduction of P&I and MIP</td> </tr> <tr> <td>Hybrid ARM (during fixed period)</td> <td>Hybrid ARM</td> <td>5% reduction in P&I and MIP</td> </tr> <tr> <td>Hybrid ARM (during adjustable period)</td> <td>Fixed rate</td> <td>New rate cannot be > 2% above the current ARM rate</td> </tr> <tr> <td>Hybrid ARM (during adjustable period)</td> <td>Hybrid ARM</td> <td>New rate must be 2% below current ARM rate</td> </tr> </tbody> </table> <ul style="list-style-type: none"> A reduction in term is eligible but must also meet the net tangible benefit requirements A copy of the existing Note or a statement from the current servicer confirming the existing loan type is required. 	From	To	Requirement	Fixed rate	Fixed rate	5% reduction of P&I and MIP	Fixed rate	Hybrid ARM	Requires 5% reduction in P&I and MIP	1-year ARM	Fixed rate	New rate cannot be > 2% above the current ARM rate	1-year ARM	Hybrid ARM	New rate must be 2% below current ARM rate	Hybrid ARM (during fixed period)	Fixed rate	5% reduction of P&I and MIP	Hybrid ARM (during fixed period)	Hybrid ARM	5% reduction in P&I and MIP	Hybrid ARM (during adjustable period)	Fixed rate	New rate cannot be > 2% above the current ARM rate	Hybrid ARM (during adjustable period)	Hybrid ARM	New rate must be 2% below current ARM rate
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Borrowers - Eligible	<ul style="list-style-type: none"> U.S. citizens Permanent resident aliens with a green card. Revocable inter vivos trust that meets FNMA guidelines Non-permanent resident aliens are eligible as follows: <ul style="list-style-type: none"> Borrower has a valid Social Security number (cannot be used as evidence of eligible work status). Borrower has an unexpired Employment Authorization Document (EAD) issued by the United States Citizenship and Immigration Services (USCIS) as evidence of eligible work status. If the authorization for temporary residency status expires within one year, continuation may be assumed when a prior history of renewals. If no continuation has been previously granted the underwriter must determine the likelihood based on evidence from USCIS. <p style="margin-left: 20px;">NOTE: Borrowers residing in the United States under refugee or asylee status granted by the USCIS are automatically eligible to work in the U.S. therefore an EAD is not required</p> All borrowers are required to have a social security number; a TIN is not acceptable. Borrowers may be added as long as the existing borrower(s) remain on the Note and Deed. Credit qualification is not required for the new borrowers. Borrowers can only be removed on credit qualifying subject to HUD guidelines. Refer to HUD Guidelines Section 4155.1 6.C.3.c for guidance. <p style="background-color: yellow; margin-top: 10px;">NOTE: REMN Wholesale does not allow borrower's to be removed under any circumstances on a non-credit qualifying Streamline.</p>																											

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Borrowers – Ineligible	<ul style="list-style-type: none"> • Foreign Nationals • Borrowers with diplomatic immunity • Borrowers without a social security number • Non-U.S. citizens with no lawful residency in the U.S. • Borrowers and/or parties to the transaction on HUDs Exclusionary lists
Case Numbers	<ul style="list-style-type: none"> • Case numbers requests must comply with HUD Mortgagee Letter 2011-10. To view the Mortgagee Letter in its entirety go to: HUD Mortgagee Letters • FHA requires certification that there is an active loan application for the subject borrower and property and the time the case number is requested. • Case numbers older than 6 months must be cancelled and a new case number obtained when there has been no activity during the 6 months the case number was open.
Converting a Credit Qualifying to a Non-Credit Qualifying	<ul style="list-style-type: none"> • Loans originally submitted as a Streamline with an appraisal (credit or non- credit qualify) are eligible to be switched to Streamline without appraisal (credit or non- credit qualify) and the appraisal may be disregarded. • Loans originally submitted as a credit qualifying Streamline (with or without appraisal) and are subsequently re-submitted as a non-credit qualifying Streamline must consider the credit that was provided with the original submission.
Credit Qualifying Streamlines	<p>Credit Qualifying Requirements</p> <ul style="list-style-type: none"> • 1003 must be fully completed, including, employment, income, assets and liabilities • Full credit report required • All borrowers must have a credit score • Standard income and asset documentation is required. <p>Refer to the FHA Program guidelines for detailed underwriting requirements.</p>
Credit Report/Score	<ul style="list-style-type: none"> • Minimum 620 credit score for non-credit qualifying • Minimum 580 credit score for credit qualifying (580-619 restrictions apply). Refer to the Credit score 580-619 topic below. <p>Credit Qualifying</p> <ul style="list-style-type: none"> • Full tri-merge credit report required <p>Non-Credit Qualifying</p> <p>Mortgage only credit report with credit score on subject property only</p>
Credit Score 580-619	<ul style="list-style-type: none"> • Maximum 90% LTV/CLTV • Maximum DTI 31%/43%, no exceptions. Maximum applies to both ratios individually (i.e. if the DTI is 34%/42% the loan is ineligible) • VA standard residual income requirements apply. <p>Refer to the FHA Program guides for detailed requirements.</p>

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Derogatory Credit	<p>The following applies to credit qualifying Streamlines only:</p> <p>Collection/Charge-off/Judgments</p> <p>A letter of explanation for each collection, charge-off accounts and/or judgment. The letter must document that the collection and/or judgment was not due to the borrower's disregard of their financial obligation or their ability to manage debt.</p> <p>Collections/Charge Offs</p> <p>The underwriter must consider the borrower's ability to repay the mortgage when the cumulative balance for all borrowers of collection/charge-off account(s) is > \$2,000 (including any collection accounts of a non-purchasing spouse in community property states unless excluded by state law). All medical collection accounts and all charge-off accounts (medical and non-medical) are excluded from the collection/charge-off guidance. All non-medical collection accounts must be included.</p> <ul style="list-style-type: none"> • Accounts Cumulative ≥ \$2,000 One of the following is required: <ol style="list-style-type: none"> 1. Payment in full prior to or at closing. Source of funds for payoff must be documented, or 2. If borrower currently in a payment plan (no minimum time required) the payment must be included in the DTI, or 3. If a payment plan not established, calculate 5% of the outstanding balance and include in the DTI calculation. • Accounts Cumulative < \$2,000 <ul style="list-style-type: none"> - No action required. Accounts cannot be paid down to < \$2,000. <p>Judgments</p> <ul style="list-style-type: none"> • Judgments are required to be paid off, including judgments against a non-purchasing spouse in community property states (unless excluded by state law) and medical judgments. The payment requirement may be waived if the borrower is currently in a payment plan with the creditor subject to: <ul style="list-style-type: none"> - A copy of the agreement is provided, and - The borrower has made a minimum 3 months of the scheduled payments as agreed prior to credit approval. Supporting documentation is required. - Payments must be included in the DTI calculation <p>NOTE: The borrower cannot prepay scheduled payments to satisfy the 3 month requirement.</p> <p>Disputed Accounts – Derogatory</p> <p>A derogatory disputed account is defined as:</p> <ul style="list-style-type: none"> • A disputed collection account, or • A disputed charge-off account, or • Disputed accounts (revolving, installment, etc.) with late payments in the previous 24 months. <p>A letter of explanation is required from the borrower whenever a derogatory disputed account is indicated on the credit report.</p> <p>Disputed Accounts – Non-Derogatory</p> <p>Non-derogatory disputed accounts are:</p> <ul style="list-style-type: none"> • A disputed account with a zero balance, or • A disputed account with late payments aged 24 months or greater, or • A disputed account that is paid as agreed. <p>Underwriting Disputed Accounts</p> <p>The underwriter determines if the disputed account(s) must be considered in the credit decision and the borrower's ability to repay the loan, including the impact to the DTI, and at underwriter discretion, the account may be required to be resolved prior to loan closing.</p> <p>For derogatory topics not addressed refer to the FHA Program guidelines.</p>
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DTI	<ul style="list-style-type: none"> Not applicable on non-credit qualifying Streamlines Maximum 31%/43% on credit qualifying unless compensating factors required by HUD are met. Refer to the FHA Program guidelines for detailed underwriting guidelines and acceptable HUD compensating factors as detailed in HUD ML 2014-02
Eligible Markets	<ul style="list-style-type: none"> All 50 states with the exception of Massachusetts Guam, Puerto Rico and the Virgin Islands are ineligible
Employment – Credit Qualifying	<p>Credit Qualifying Streamlines</p> <ul style="list-style-type: none"> A verbal verification of employment (VVOE) is required 10 days prior to loan closing. Self-employed borrower's require verification through a third party source such as a CPA, Federal Tax ID Certificate, Business License, etc.
Escrow/Impound Account	Required on all loans, no exceptions.
General Information	<p>Streamline refinance transactions are subject to the following:</p> <ul style="list-style-type: none"> Credit qualifying with or without appraisal <ul style="list-style-type: none"> - Closing costs and prepaids can be financed in the loan with an appraisal - Two (2) months annual MIP payment may be included in the new mortgage amount - Closing costs and prepaids cannot be financed in the loan without an appraisal. - The UPB cannot include delinquent payments/interest, late charges and/or escrow shortages. - A credit qualifying Streamline has the same credit qualification requirements as a regular refinance. <p>NOTE: Credit qualifying with an appraisal, if the borrower is not receiving the benefit of reduced MIP or the 125% CLTV allowed on Streamlines, the loan will be processed as a regular rate/terms refinance and run through DU/Total Scorecard</p> Non-credit qualifying with or without appraisal: <ul style="list-style-type: none"> - Closing costs and prepaids cannot be financed in the new loan on non-credit qualifying Streamlines with or without an appraisal - Two (2) months annual MIP payment may be included in the new mortgage amount - The UPB cannot include delinquent payments/interest, late charges and/or escrow shortages. <p>NOTE: If a loan is initially submitted as a credit qualifying Streamline and switched to a non-credit qualifying Streamline and a credit report was provided the credit information cannot be ignored.</p> Credit and Non-Credit Streamlines without an appraisal: <ul style="list-style-type: none"> - FHA county loan limits do not apply - The new base loan amount cannot exceed the current unpaid principal balance Maximum cash back to the borrower on all Streamline transactions is \$500.00 CLTV is limited to 125% <ul style="list-style-type: none"> - Files without an appraisal, the CLTV is based on the original appraised value at time of purchase

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Higher Priced Mortgage Loans	HPML eligible on all Streamlines however credit qualifying (with or without appraisal) are subject to the DTI restrictions detailed in HUD ML 2014-02 dated January 21, 2014
LDP/GSA	<p>LDP / GSA LDP / GSA</p> <p>All of the following parties to the transaction, as applicable, must be checked against HUD's Limited Denial of Participation list and the General Service Administration's Excluded Parties List System.</p> <ul style="list-style-type: none"> • Borrower(s), • Broker, • Loan Agent, • Appraiser.
Maximum Loan Amount	<ul style="list-style-type: none"> • Credit Qualifying without appraisal and Non-Credit Qualifying with or without appraisal: <ul style="list-style-type: none"> - Unpaid principal balance plus current interest minus the UFMIP refund plus new UFMIP (if financed) The unpaid principal balance may include up to 60 days interest (interest from current months' payment if not paid, plus interest from day of closing to end of month) and up to 2 months annual MIP payments. The UPB cannot include delinquent payments/interest, late charges and/or escrow shortages. - Closing costs, discount points, prepaids cannot be included in the loan amount • Credit Qualifying with appraisal: <ul style="list-style-type: none"> - The maximum mortgage amount is the lesser of: <ul style="list-style-type: none"> - Unpaid principal balance of the mortgage plus current interest plus closing costs and pre-paids minus applicable UFMIP refund plus the new UFMIP. The unpaid principal balance may include up to 60 days interest (interest from current months' payment if not paid, plus interest from day of closing to end of month) and up to 2 months annual MIP payments. The UPB cannot include delinquent payments/interest, late charges and/or escrow shortages, OR - Current appraised value x 97.75% plus new UFMIP - The base loan amount can never exceed the current county limit
Modified Loans	<ul style="list-style-type: none"> • Loans that have previously been modified are eligible for a Streamline refinance as long as it meets all Streamline requirements. • The new loan amount may not exceed the lesser of: <ul style="list-style-type: none"> - The original loan amount, or - The outstanding principal balance plus up to 2 month's interest, MIP and financed UFMIP. • HUD allows the outstanding balance of a modified loan to reflect amounts that were previously added to the loan balance to facilitate loss mitigation as long as the new loan amount is calculated as required for Streamline refinance transactions (may not exceed the lesser of the original loan amount or outstanding principal balance) and all other Streamline refinance criteria is met.
Mortgage History	<ul style="list-style-type: none"> • Loan being refinanced seasoned < 12 months <ul style="list-style-type: none"> - 0 x 30 in months 7-12 (≤ 6 months not eligible. See Mortgage Seasoning topic) • Loan being refinanced seasoned ≥ 12 months <ul style="list-style-type: none"> - 1 x 30 in previous 12 months, and - 0 x 30 in the 3 months preceding the loan application. • Credit score of 580-619 (credit qualifying only): A minimum 24 month mortgage seasoning with 0x30 in previous 24 months on the loan currently being refinanced. Borrowers without a 24 month mortgage seasoning on the current loan are ineligible

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Mortgage Seasoning	<ul style="list-style-type: none"> Borrower has made a minimum of 6 payments on the FHA mortgage being refinanced, and At least 6 full months have passed since the first payment due date on the mortgage being paid off, and A minimum of 210 days have passed from the closing date of the mortgage being refinanced. NOTE: Borrowers with a credit score of 580-619 require 24 months payments on the mortgage being refinanced.
Occupancy	<p>Owner-occupied primary residence Investment</p>
Partial Claim Liens	<ul style="list-style-type: none"> A partial claim lien may not be subordinated on non-credit qualifying Streamline A partial claim lien may be subordinated on a credit qualifying Streamline subject to: <ul style="list-style-type: none"> The borrower's credit score is ≥ 660, The lien is seasoned a minimum of 24 months with 0x30. <p>If the above requirements are not met, the lien must be paid in full from the borrower's own funds.</p> <p>Refer to HUD ML 13-16 and 13-19 for HUD guidance on this topic at HUD Mortgagee Letters</p>
Prepayment Penalty	<p>Not permitted</p>
Products	<p>Fixed rate: 15, 20, 25 and 30 year ARMs: 3/1 and 5/1; Treasury index; Caps: 1/1/5; Margin/floor: 2.00; Qualified at the Note rate.</p>
Properties – Eligible	<ul style="list-style-type: none"> Single family owner occupied 1-unit properties 2-4 units (conforming loan amount only, requires credit qualification and an appraisal) PUDs (attached/detached) Condominiums <ul style="list-style-type: none"> Condos no longer on FHA's approved list are eligible, however loan must be done as a "Streamline without appraisal" transaction. Condos still on FHA's approved list can be done with or without an appraisal. Condos without H0-6 insurance are acceptable
Reserves	<p>Credit Qualifying:</p> <ul style="list-style-type: none"> 1 month PITI <p>Non-Credit Qualifying:</p> <ul style="list-style-type: none"> Not required
State Restrictions	<p>Illinois 2-4 units, NJ and NY 3-4 units are subject to the following:</p> <ul style="list-style-type: none"> Maximum DTI 31%/43% unless HUD manual underwriting guidelines for exceeding DTI are met. If LTV > 90% no gifts or grants permitted.
Subordinate Financing	<p>Existing subordinate financing may remain in place but must re-subordinate to the new mortgage.</p>