

DPA PRO

100% CLTV
DPA Program



PROGRAM HIGHLIGHTS

- FHA DPA
- Purchase Only
- Min FICO 600 - DU Approve/Eligible (no manual underwriting)
- No First Time Home Buyer Requirement (FTHB also Allowed)
- Non-occupied Co-borrowers allowed per FHA guides
- DTI - Follow AUS - Approved/Eligible
- One borrower must complete HUD approved counseling
- 96.5% Max LTV with 3.5% DPA (100% CLTV)
- Loan Amount to Conforming Limits
- 2nd Lien is a zero percent (0.00%) Note rate, Fully Amortized over 30 years, with a Forgivable Option
- High Balance Not Allowed

Restrictions may apply. **** The second lien is forgiven. Once the loan has reached 10 years from the note date, there have been no repayment, events, (default sale/transfer/disposal of the property, refinance), borrower still occupies the property.**

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