



# OUR PRODUCTS

theLender

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### FHA\_\_\_\_\_

- Minimum credit score: **580** AUS approved, 620 manual
- Non-Credit Qualifying Streamline refinances allowed
- Gift funds allowed for down payment and closing costs
- Cash out 80% LTV

### VA\_\_\_\_\_

- Minimum credit score: **600** AUS approved, 620 manual/High BA
- Cash-out up to 90% LTV
- Foreclosure/Short Sale/Bankruptcy <2 years allowed with AUS Approval

### DPA\_\_\_\_\_

- 640 Min fico
- Available across the country in states we are approved to do business
- No limits on funds to lend, unlike other DPA programs
- Follow AUS findings for FHA
- No outside approval needed, resulting in faster closings.

### USDA\_\_\_\_\_

- Minimum credit score: 640
- 100% maximum LTV
- Manual Underwrites
- No maximum loan amount
- Rate/Term refinances allowed

### CONVENTIONAL\_\_

- 620 min score
- Fannie Mae
- Freddie Mac
- Standard and High Balance
- HomeReady
- HomePossible

### theNONI\_\_\_\_\_

#### Non Owner No Income

- 620 Fico and Loan amounts up to 1.5MM
- LTV's up to 80% (740 Fico)
- No pricing adjustments for units, cash-out, or I/O
- Only 2 months reserves required
- Cash-out can be used as reserves
- DSCR 1.00 min
- I/O payment used to qualify with I/O options is selected

Contact your Account Executive today for more information

Your Contact Information Here



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