



Quick Product Guide

Conventional

Owner Occupied

- Minimum score of 620
- Up to 97% LTV / 105% CLTV
- 80% cash out refi | 100% gift funds allowed-DU*
- High Balance available – 620 min score
- Condo approval available
- TX Cash out loans
- Minimal overlays

Non-Owner Occupied

- Minimum score of 620
- Up to 85% purchase (1 unit)
- 75% rate term refi / 85% on Freddie / 75% cash out refi
- Condo approval available
- Agency Alternative better pricing with lower LLPAs

FHA

- Minimum score of 580
- Up to 96.5% purchase / 105% CLTV*
- 97.75% rate term refi / 80% cash out refi*
- FHA streamlines | No AVM required
- No admin fee on streamlines
- FHA High Balance – 620 min score
- Manual underwrites down to 600 fico
- Spot condo approval available

HomeZero

- Minimum score of 600 with AUS approval
 - Manual Underwrite, 660 minimum credit score and max DTI 45%
- FHA fixed product
- Follow agency guidelines for maximum LTV/CLTV
- Forgivable and repayable 2nd mortgage options
- No Income Restrictions
- No 1st time Home Buyer Restrictions
- Buydowns are available

USDA

- Minimum score of 580
- Up to 100% purchase | non-arms length allowed
- Manual UW allowed
- 2-1 and 1-0 temporary buydowns available
- Streamline Assist Refinance / No Admin Fee

Jumbo

- Max DTI Ratio 50%
- Max LTV 90% (credit score restrictions apply)
- Min Credit Score 660 (loan amount and LTV restriction apply)
- Max Loan amount \$3,500,000
- Owner Occupied, 2nd Homes & Investment Properties

Non-QM

- 12 / 24 months Business Bank Statements
- 1099's or P&L's income source OK
- No Min DSCR Ratio
- LLC Ownership allowed on DSCR
- Interest only
 - Qualify on the IO payment
 - 30 and 40 year IO term
 - Bank Statements and 1099
 - Asset deletion DSCR
- Foreign National Available
 - 2nd Homes & NOO Only
 - ITIN and DACA Home Opportunities Programs Available

Doctor

- DTI up to 45%
- Maximum LTV/CLTV 90%
- Loan Amounts from \$100k - \$2M
- Employment for the borrower with the eligible profession may begin up to 90 days after loan closing*
- State license pending ok
- No Mortgage Insurance Required
- Gift funds are acceptable
- Flexible deferral for student loans

VA

- Minimum score of 580 | IRRRL – 580 min score
- Up to 100% purchase
- Manual Underwrite, 600 minimum credit score
- Non IRRRL cash out 90% – 620 min score*
- Non IRRRL cash out 100% – 640 min score*
- VA High Balance – 620 min score
 - Max loan amount \$3,000,000

Other Features

- Lock & Shop and TBD on all product type
- Buydowns available on Conventional and Government Loans
- Manufactured Home – Doublewide options available

