



FCM Agency Alternative Overlays

The following are product specific overlays to agency guidelines. Guidance not provided below will follow traditional conforming guidelines with FCM standard conventional overlays

- Minimum FICO: 680
- Maximum LTV: 80%
- NOO with an LTV of 75.01% to 80% requires an LP approval
- Maximum DTI 45%
- Purchase and Rate/Term only
- Appraisal waivers: PIW/ACE not eligible
- SFR 1-4 units, Townhome, PUD, and Warrantable Condo
- *(pricing adjustments and LTV restrictions may apply)*
- Interest rate is based on standard conforming fixed 30 pricing
- *(Product specific LLPA will apply)*