



**First Mortgage Overlays:**

600 minimum FICO

No 3-4 Unit Property

AUS Approval Required (no manual underwrites unless 660 or greater credit score AND a max DTI of 45%)

Conforming loan amounts on the 1<sup>st</sup> only- regardless if the HUD County limit is greater. (Cannot exceed FHA max limit)

Meet FHA standards

No Construction loans

Ineligible states – WA, NY