

Quick Product Guide

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

VA

- Minimum score of 600 | IRRRL – 600 min score
- Up to 100% purchase
- Non IRRRL cash out 90% – 600 min score*
- Non IRRRL cash out 100% – 640 min score*
- VA High Balance – 620 min score
- No flipping rules
- Manual Underwrite available

Jumbo

- Up to 49.99% dti
- 90% to 740
- Minimum score of 660 – 80%
- Up to 90% no MI - \$1.5MM max loan amount
- Up to \$3MM max loan amount – score and LTV restrictions apply
- 10 options to choose from

HomeZero

- Minimum score of 600
- FHA fixed product
- LTV/CLTV – 96.5% / 100%
- Repayable and Forgivable 2nd mortgage options

Conventional

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

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

USDA

- Minimum score of 600
- Up to 100% purchase | non-arms length allowed
- No flipping rules
- Manual Underwrite available

Allowable Property Types

Not Allowed On All Products

- Manufactured Homes
- Barndominiums

Other Features

- Buydowns
- Lock & Shop and TBDs allowed
- ITIN/Home Opportunity Loan