

PRODUCT SUITE

Traditional

Conventional

- Minimum FICO 620
- Cash-Out Available on Primary, Second Homes, and NOO Properties
- Manufactured Homes Allowed

FHA

- 500-579 FICO with Maximum 90% LTV
- 580+ FICO with Maximum 96.5% LTV
- Manual Underwrites Allowed

VA

- 540-579 FICO with Maximum 90% LTV
- 580+ FICO with Maximum 100% LTV
- Manufactured Homes Allowed

USDA

- Minimum FICO 550 with Maximum 100% LTV/CLTV
- Non-Traditional Credit Allowed
- Maximum Ratio 29%/41%

DPA

- Minimum FICO 600 with Maximum 100% CLTV
- 3.5% Down Payment Assistance
- DU/LP Approval Redquired

FHA VIP

- Minimum FICO 640 with Maximum 96.5% LTV
- Lender Credit Report Required
- Third-Party VOE + 30 Days' Paystubs

Manufactured Homes

- Conventional: 620 FICO up to 95% LTV
- FHA: 500 FICO to Maximum Financing
- VA: 540 FICO to Maximum Financing

Non-QM

PrimeGen

- Minimum FICO 640
- Non-Warrantable Condos Allowed
- Alternate Income Documentation Available

PrimeGen Plus

- Minimum FICO 660
- Purchase up to 90% LTV
- Max Cash-Out: > 60% LTV \$750K, < 60% LTV Unlimited

PrimeGen Supreme

- Minimum FICO 680
- Loan Amounts up to \$3.5MM
- Interest-Only Available
- First-Time Homebuyers Permitted

InvestGen DSCR

- Minimum FICO 640
- DSCR No Ratio Options Available
- Vrbo and Airbnb Allowed

InvestGen DSCR Plus

- Minimum FICO 660
- 5/6 ARM Available
- Low and No Ratio Options Available

ITIN

- Minimum FICO 660
- Purchase up to 80% LTV
- Loan Amounts up to \$1.5MM

FlexGen

- Minimum FICO 620
- Up to 85% LTV Purchase/R&T
- 5/6 ARM Available

FlexGen Plus

- Minimum FICO 620
- Loan Amounts up to \$3.0MM
- 40-Year Terms Available

Foreign National

- Minimum FICO 700 or Foreign Credit
- DSCR Available
- First-Time Investor Allowed