



TRADITIONAL

Product Highlights

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