

## **PROGRAM HIGHLIGHTS**

CONVENTIONAL

- · Max DTI per DU and LP
- · Blended ratios with non-occupant co-borrower
- 1 year tax returns per DU and LP
- PIW per DU and LP
- Transferred appraisals acceptable
- Manufactured homes, FNMA Only
- · W2 only programs available
- · HomeReady and HomePossible

- FHA: No DTI overlays as long as approved by DU or LP
- VA: DTI as approved by AUS to a max of 60%
- FHA: 600 min FICO for high balance
- · Manual underwriting allowed
- Blended ratios with non-occupant co-borrower, FHA only
- · W2 only available

FHA & VA

· One FICO score allowed

## **Buyer friendly purchase loans**

Make the most of a real estate budget with excellent mortgage options for buying a new home.

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