

GOVERNMENT LOAN PROGRAMS

Purchase and Refinance
FHA, VA, & USDA PROGRAMS



FHA PROGRAM

FHA PURCHASE

- 550 Min FICO / 90% LTV
- 580 FICO / 96.50% LTV

FHA Streamline Refinance (No Income Documentation)

- 580 Min FICO / 90% LTV
- 600 Min FICO 97.75% LTV

FHA Cash Out Refinance

- 580 FICO / 80% LTV
- Manual U/W: 600 FICO / 75% LTV

Expanded Guidelines:

- Non-Occupant Co-Borrower allowed per FHA guidelines
- Manufactured Homes allowed
- 0x30 lates in last 12 months for all manual underwrites (follows FHA guidelines for AUS approved loans)

VA PROGRAM

All Primary Residence

VA Purchase

- Min FICO 580, 100% LTV, up to \$1.5 Million

VA Cash Out Refinance

- Min FICO 580, 90% LTV, up to \$1.0 Million
- Min FICO 600, 100% LTV, up to \$1.0 Million
- Min FICO 640, 100% LTV, > \$1.0 Million up to \$1.5 Million

VA IRRRL

- Min FICO 550, 100% LTV, up to \$1.0 Million
- Min FICO 580, 125% LTV, up to \$1.0 Million
- Min FICO 640, 125% LTV, > \$1.0 Million up to \$1.5 Million

USDA PROGRAM

- Min FICO 600, 100% LTV, up to \$1.0 Million
- Min FICO 620, 105% LTV, up to \$1.0 Million

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