

## **PROGRAM HIGHLIGHTS**

- FHA DPA, Purchase Only
- · 2/1 Buydown option available (24 month term)
- Min FICO 620 DU Approve/Eligible
- Manual Underwrite Available, Min FICO 660
  - Not Available with Buydown option
  - Follows FHA guidelines
- No Maximum Income Restrictions
- · No First Time Home Buyer Requirement
- Non-occupied Co-borrowers allowed per FHA guides

- DTI Follow AUS Approved/Eligible
- One borrower must complete HUD approved counseling
- 96.5% Max LTV with 3.5% DPA (100% CLTV)
- 2nd Lien is a zero percent (0.00%) Note rate, Fully Amortized over 30 years, with a Forgivable Option
- Conforming and High Balance Loan Limits Available
- Restrictions may apply

