

PROGRAM HIGHLIGHTS

- 100% CLTV FHA Loan (Combines 1st and Subordinate Lien)
- 2nd lien with an interest rate 2% greater than 1st lien
 - Payment amortized over 10 years
 - Monthly payments required
- 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
- Borrower's minimum contribution of \$0.00
- Purchase Only
- No First Time Home Buyer Requirement
- Conforming and High Balance Loan Limits Available