

## **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, please talk with your Account Executive for details.

LendingPros is not affiliated with or acting on behalf of or at the direction of the Federal Housing Administration, Veterans Administration, United States Department of Agriculture, or the Federal Government. Persons in photos do not reflect racial preference and housing is open to all without regard to race, color, religion, sex, handicap, familial status or national origin.

(833) 421-8870

TLP@GoLendingPros.com

GoLendingPros.com

LendingPros, 19000 MacArthur Blvd, Ste 200, Irvine, CA 92612 | Phone: 833.421.8870 | LendingPros is a registered DBA of OCMBC, Inc. NMLS ID #2125. Programs and rates are subject to change without notice. Turn time estimates are not warranted or guaranteed. Intended for use by real estate and lending professionals only and not for distribution to consumers. OCMBC, Inc. is licensed in the following states that require specific licensing disclosures: AZ (#0909401). CA CFL - Loans made or arranged pursuant to the California Financing Law, Licensed by the Department of Financial Protection and Innovation under the California Residential Mortgage Lending Act (#4130724). GA Georgia Residential Mortgage Licensee (#20571). IL MB.6759942 Illinois Department of Financial and Professional Regulation, Division of Banking, 100 West Randolph, 9th Floor, Chicago, IL 60601 1-888-473-4858. MA Lender (#ML2125). MO Missouri Mortgage Company License #2125 In-State Office: Missouri In-State Branch License #2396190 313 S South, Suite 407 Springfield, MO 65806. RI Rhode Island Licensed Lender. NJ Licensed by the N.J. Department of Banking and Insurance. VA NMLS ID #2125 (www.nmlsconsumeraccess.org). Also licensed in AK, AL, AR, CO, CT, DC, DE, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MD, ME, MI, MS, MT, NC, NE, NH, NM, OH, OK, OR, PA, SC, SD, TN, TX, UT, WA, WI, and WY. Not licensed or conducting business in New York. For more licensing information, visit the Nationwide Multistate Licensing System's Consumer Access website www.nmlsconsumeraccess.org. Copyright 2024. Revised 01.10.24