



NO FICO
ON FHA & VA
Purchase Loans Only



PROGRAM HIGHLIGHTS

FHA NO FICO PROGRAM:

- NO Credit Score on Purchase Loans Only
- Two Months Bank Statements Required
- 12 Month Housing Payment History Required
- Max DTI 31/43%

VA NO FICO PROGRAM:

- NO Credit Score on Purchase Loans Only
- Two Months Bank Statements Required
- 100% LTV
- 24 Month Housing Payment History Required
- Max DTI 41% Unless Residual Income = 120%

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