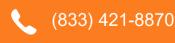


PROGRAM HIGHLIGHTS

- · Owner Occupied Primary Residences
- · Purchase and Refinance
- · Max 97% LTV, 1-unit, Fixed Rate
- Property Inspection Waiver per DU
- W2 Only Programs available
- 1 Year Tax Returns per DU or LP Feedback
- · Max DTI per DU and LP
- Blended Ratios with Non-Occupant Co-Borrower
- Transfer Appraisal Ok
- · Follows Conforming Loan Limit Guidelines

Expand Your Pipeline while helping borrowers who may need assistance qualifying for a home loan with the Home Possible program. It's borrower friendly conventional financing. Excellent pricing and flexible guidelines.



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