



FHA PURCHASE LOANS

Flexible Guidelines

PROGRAM HIGHLIGHTS

- 550 FICO, 90% LTV
- 580 min FICO, 96.50% LTV/CLTV
- DTI to AUS Approve Eligible Max DTI 43% (Manual U/W)
- 1-4 Units, Primary Residence Only
- Loan amounts starting at \$75,000
- Non Resident Alien - OK
- ARMs Option Available

Reserves:

- 3 months PITIA is required for all 3-4 unit properties
- 1 month for all manual underwrites

ARMs not available in IL, MA, NM (coming soon.)

