



## PROGRAM HIGHLIGHTS -

- Purchase: 550 FICO at 90% LTV, 580 FICO at 96.5% LTV
- · Cash Out Refinance: 580 FICO at 80% LTV
- Manual U/W: 600 FICO at 80% LTV
- · Max DTI per AUS
- · Manual Underwriting Allowed
- · No Min Credit History with AUS Approval

- Blended Ratios with Non-occupant Co-borrower
- · W2 Only Available
- · One FICO Score Allowed
- Min Loan Amount \$75,000
- · ARMs Option Available

## **FHA Lending**

Home buying and refinancing made simple with excellent pricing and reduced out of pocket expenses.

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