

# GOVERNMENT LOAN PROGRAMS

Purchase and Refinance  
FHA, VA, & USDA PROGRAMS

## PROGRAM HIGHLIGHTS

### FHA Program

#### FHA Purchase

- 550 Min FICO / 90% LTV
- 580 FICO / 96.50% LTV

#### FHA Streamline Refinance (No Income Documentation)

- 580 Min FICO / 90% LTV
- 600 Min FICO 97.75% LTV
- Brokers can request a soft credit pull upon submitting for FHA Streamlines

#### FHA Cash Out Refinance

- 580 FICO / 80% LTV
- Manual U/W: 600 FICO / 75% LTV

#### Expanded Guidelines:

- Non-Occupant Co-Borrower allowed per FHA guidelines
- Manufactured Homes allowed
- 0x30 lates in last 12 months for all manual underwrites (follows FHA guidelines for AUS approved loans)
- ARMs Option Available

### VA PROGRAM

All Primary Residence, ARMs Option Available

#### VA Purchase

- Min FICO 580, 100% LTV, up to \$1.5 Million

#### VA Cash Out Refinance

- Min FICO 580, 90% LTV, up to \$1.0 Million
- Min FICO 600, 100% LTV, up to \$1.0 Million
- Min FICO 640, 100% LTV, > \$1.0 Million up to \$1.5 Million

#### VA IRRRL

- Min FICO 580, 110% LTV, up to \$1.0 Million
- Min FICO 640, 110% LTV, > \$1.0 Million up to \$1.5 Million
- Brokers can request a soft credit pull upon submitting for VA IRRRLs

### USDA PROGRAM

- Min FICO 600, 100% LTV, up to \$1.0 Million
- Min FICO 620, 105% LTV, up to \$1.0 Million

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