

# VA ADJUSTABLE RATE MORTGAGE LOANS

Options for VA Buyers and  
Homeowners



## PROGRAM HIGHLIGHTS

- 5/1 ARM
- Purchase and Cash-Out Refinance
- VA AUS: Purchase Min FICO 640, 100% Max LTV/CLTV
- VA AUS: Cash Out Refi Min FICO 680, 90% Max LTV/CLTV
- VA Manual Underwrite: Purchase: Min FICO 660, 100% Max LTV/CLTV
- VA Manual Underwrite: Cash Out Refi: Min FICO 660, 90% Max LTV/CLTV
- No Manufactured Homes
- No Buydowns
- Non-Standard Terms Not Allowed

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