

# DPA PRO

Higher Loan Amounts Available

## PROGRAM HIGHLIGHTS

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- FHA DPA, Purchase Only
- 2/1 Buydown option available (24 month term)\*
- Min FICO 620 - DU Approve/Eligible
- Manual Underwrite Available, Min FICO 660
  - Follows FHA guidelines
- No Maximum Income Restrictions
- No First Time Home Buyer Requirement
- Non-occupied Co-borrowers allowed per FHA guides
- DTI - Follow AUS - Approved/Eligible
- One borrower must complete HUD approved counseling
- 96.5% Max LTV with 3.5% DPA (100% CLTV)
- 2nd lien - Deferred payments with 3-year forgivable term
- Conforming and High Balance Loan Limits Available
- Restrictions may apply, please talk with us for details

*AZ and SC require a minimum loan amount of \$5,000. \*Buydown program does not reduce the Note Rate of the Loan.*

