

GOVERNMENT LOAN PROGRAMS

Purchase & Refinance

FHA Program

- 550 Min FICO/90% LTV
- 580 Min FICO for Manual U/W
- 96.5% LTV with 580 FICO
- Full Doc w/ W2's and paystubs
- No DTI Overlays w/ AUS approval
- No FICO for Co-Borrower- OK manual U/W
- Spot Approvals Allowed
- DACA Borrowers are eligible
- 100% DPA with 600 FICO
- Manufactured Homes allowed

USDA Program

- Minimum FICO 600
- LTV to 100%
- High Balance Available
- Competitive Pricing
- Straightforward, Simple Process

Forward Lending is not affiliated with or acting on behalf of or at the direction of the Federal Housing Administration, Veterans Administration, USDA, or the Federal Government.

VA Program

All Primary Residence

- 580 Min FICO
- Manual U/W allowed (50% Max DTI)
- Cash Out to 100% LTV w/ Min 600 FICO up to \$1mm
- Cash Out to 90% LTV w/Min 580 FICO up to \$1mm
- No DTI Overlays w/ AUS Approval
- Manufactured Homes Allowed
- NOO IRRRL's allowed

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