



GOVERNMENT LOAN PROGRAMS PURCHASE AND REFINANCE

FHA PROGRAMS

- 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

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

USDA PROGRAM

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