

## PROGRAM HIGHLIGHTS

- FHA DPA
- **Purchase Only**
- No maximum income restrictions
- Min FICO 620 DU Approve/Eligible (no manual underwriting)
- 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
- 2/1 Buydown optional available (24-month term) 96.5% Max LTV with 3.5% DPA (100% CLTV)
  - Zero payment on the 2nd TD
  - Second Mortgage lien forgiven after 10 years
  - Conforming and High Balance Loan Limits Available
  - Borrower's minimum contribution of \$0.00
  - 100% CLTV FHA Loan (Combines 1st and Subordinate Lien)

ForwardLendingMTG.com (844) 941-5626

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