

Borrower Friendly Conventional Programs

PROGRAM HIGHLIGHTS

- LTV to 97%
- HomeReady and HomePossible available
- Property Inspection Waiver per DU
- · Qualify with only W2 Income
- 1year tax returns per DU or LP feedback
- Max DTI per DU and LP
- · Blended ratios with non-occupant co-borrower
- **Excellent pricing and flexible guidelines**

for purchase and refinance loans.

- Manufactured home included in eligible property types, FNMA Only
- · Transferred appraisal OK
- ARMS Option Available