



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

Excellent pricing and flexible guidelines

for purchase and refinance loans.

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