

# LEADING DPA LENDER!

## 100% CLTV Programs with LoanLift

### LOANLIFT

- FHA DPA, Purchase Only
- 2/1 Buydown option available (24 month term)
- Min FICO 600 - DU Approve/Eligible
- Manual Underwrite Available, Min FICO 660
- Not Available with Buydown option
- Follows FHA guidelines
- No Maximum Income Restrictions
- 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
- 96.5% Max LTV with 3.5% DPA (100% CLTV)
- Fully amortized over 30 years, with a forgivable option
- Conforming and High Balance Loan Limits Available
- Second Mortgage Lien Forgiven after 10 years

### LOANLIFT PLUS

- 100% CLTV FHA Loan (Combines 1st and Subordinate Lien)
- 2nd lien with an interest rate 2% greater than 1st lien Payment amortized over 10 years Monthly payments required
- 2/1 Buydown option available (24 month term)
- Min FICO 600 - DU Approve/Eligible
- Manual Underwrite Available, Min FICO 660
- Not Available with Buydown option
- Follows FHA guidelines
- No Maximum Income Restrictions
- Borrower's minimum contribution of \$0.00
- Purchase Only
- No First Time Home Buyer Requirement
- Conforming and High Balance Loan Limits Available

### LOANLIFT MAX

- 101.5% CLTV, (96.5% First + 5% DPA)
- 5% DPA available to assist with closing costs
- FHA 30-YR Fixed Purchase
- No Income Limits
- 1 - 2 Units, Primary Residence Only (No FTB Requirement)
- 600 Min FICO for AUS
- 660 Min FICO for Manual

*AZ and SC require a minimum loan amount of \$5,000.*

*Maximum loan amount follows standard conforming FHA Guidelines and varies by subject property county. Income follows FHA guidelines. LoanLift and LoanLift Plus: High Balance Not Allowed. Restrictions apply, contact us.*

