

## Flexible Guidelines

## **PROGRAM HIGHLIGHTS**

- 550 FICO, 90% LTV
- 580 min FICO, 96.50% LTV/CLTV
- DTI to AUS Approve Eligible Max FTI 43% (Manual U/W)
- 1-4 Units, Primary Residence Only
- Loan amounts starting at \$75,000
- ARMS Option Available

## Reserves:

- 3 months PITIA is required for all 3-4 unit properties
- 1 month for all manual underwrites

## **Excellent Options for Home Buyers**

Reduce out of pocket costs for new home purchases. Low rate FHA lending.