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LOANLIFT & LOANLIFT PLUS

FHA DPA

PROGRAM HIGHLIGHTS:

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
  - 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)
- Conforming and High Balance Loan Limits Available
- Second Mortgage Lien Forgiven: 3 year term

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
  - 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 and LoanLift Plus is a 100% CLTV FHA DPA Program
that may help you qualify more borrowers and expand your market reach.

*AZ and SC require a minimum loan amount of $5,000. *Buydown program does not reduce the Note Rate of the Loan.*
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