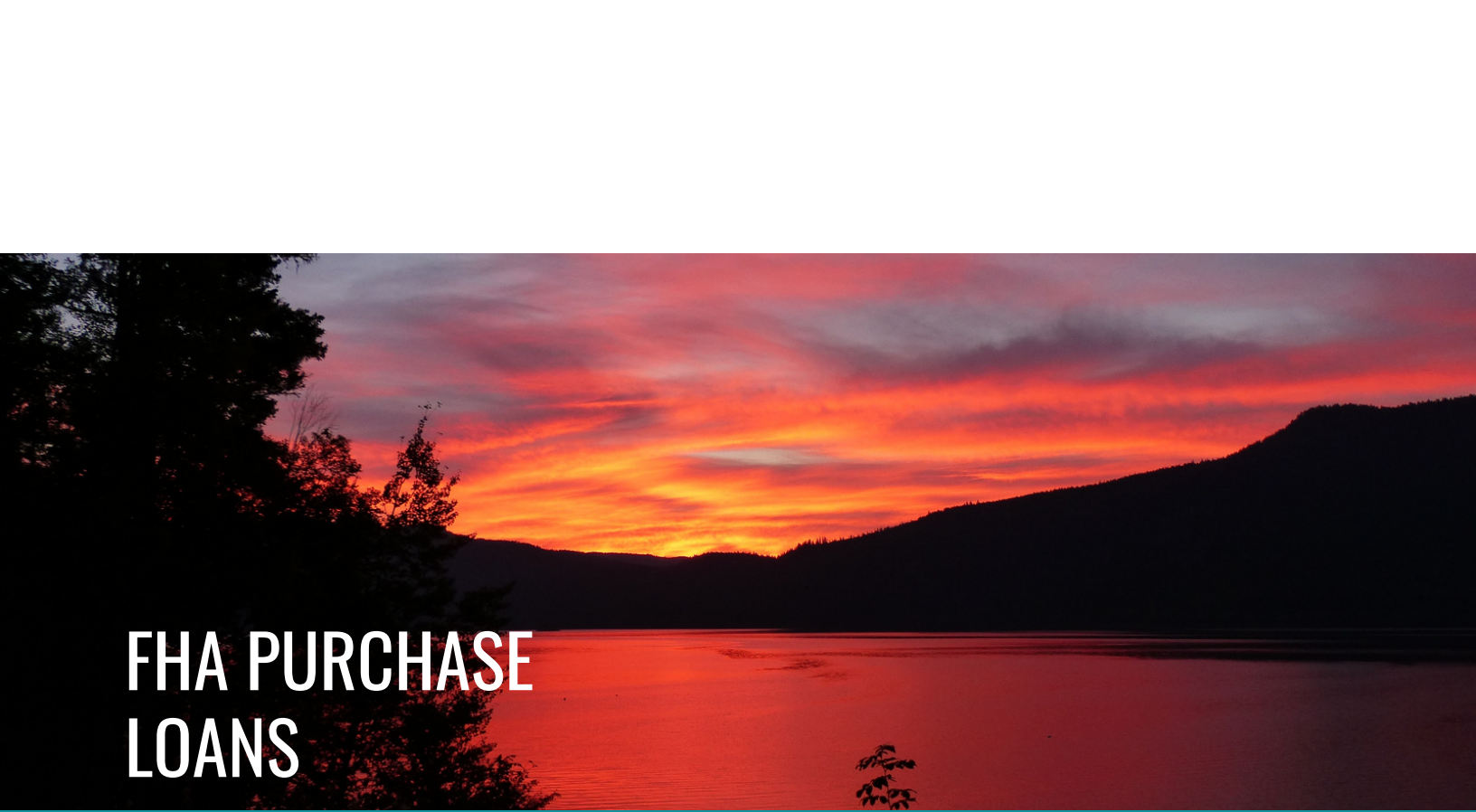




FHA PURCHASE LOANS

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
- No FICO Options 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.

