



# FHA HOME LOANS

HOME BUYING AND  
REFINANCING MADE SIMPLE

Featuring excellent pricing and  
reduced out of pocket expenses.

## PROGRAM HIGHLIGHTS

- Purchase: 550 FICO at 90% LTV, 580 FICO at 96.5% LTV
- Cash Out Refinance: 580 FICO at 80% LTV, Manual U/W: 600 FICO at 80% LTV
- Max DTI per AUS
- Manual Underwriting Allowed No Min Credit History with AUS Approval
- Blended Ratios with Non-occupant Co-borrower
- W2 Only Available
- One FICO Score Allowed
- Min Loan Amount \$75,000