



CHOICE DPA

100% CLTV DPA PROGRAM

Higher loan amounts available!

PROGRAM HIGHLIGHTS

- FHA DPA, Purchase Only
- 2/1 Buydown option available (24 month term)
- Min FICO 620 - 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)
- 2nd Lien is a zero percent (0.00%) Note rate, Fully Amortized over 30 years, with a Forgivable Option
- Conforming and High Balance Loan Limits Available
- Restrictions may apply, please talk to us for details.

Not available in NY and WA. AZ and SC require a minimum loan amount of \$5,000.