



# VA MORTGAGE PROGRAMS

100% CLTV  
VA LENDING

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Purchase, Refinance, and Cash-Out Programs. Affordable home ownership opportunities to our Nation's heroes.

## PROGRAM HIGHLIGHTS

- 580 Min FICO on Purchase/Rate-Term VA Loans
- Great Purchase Programs, 100% LTV Home Loan
- VA IRRRL's (Streamlines) up to 110% CLTV subordinate lien, 580 Min FICO
- Brokers can request a soft credit pull upon submitting for VA IRRRLs
- 90% Cash-Out Refinance 580 FICO
- DTI per AUS, we follow DU and LP
- Manual underwrites allowed
- W2 only allowed
- High Balance Loan Amounts Available
- Property Type: 1 -4 Units, Primary Residence