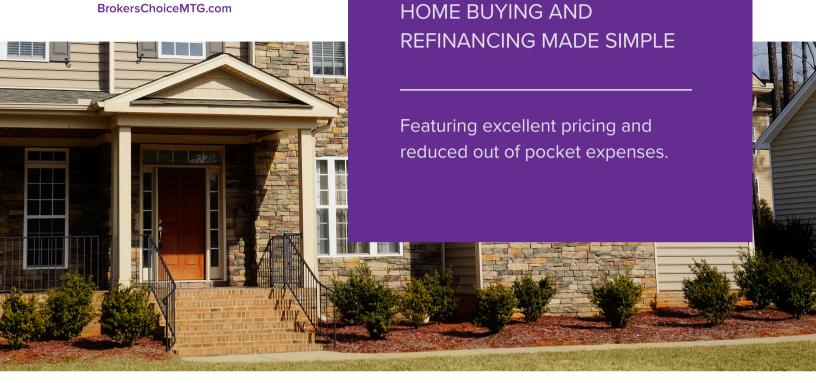


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FHA HOME LOANS

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
- 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
- ARMs Option Available

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