



No Additional Overlays! FHA Purchase

Underwriting as per Agency/Investor guidelines with no lender overlays

- ❖ Loan-to-Value (LTV) allowed Up to 96.5%* for FICO 580 and above and LTV Up to 90%** for FICO range 500-579
 - ❖ Debt-to-Income (DTI) ratios as per Automated Underwriting System (AUS) Approval (if not manually downgraded)
 - ❖ Fixed rate loan term only
 - ❖ Owner-occupied property only
 - ❖ Manual underwriting allowed
- *3.5% cash required from buyer **10% cash required from buyer

Eligible Properties:

- ❖ Manufactured homes
- ❖ 1-4 units
- ❖ Condominiums (FHA approved only)
- ❖ Site Condominiums

Our products and services have no affiliation with or endorsement from any government agency or body.

On a FHA 30-year fixed rate purchase loan with loan amount \$237,616 (at LTV 96.5% with 3.5% down payment from borrower), at an interest rate of 3.75% with 0% discount point i.e. \$0 (Annual Percentage Rate: 4.5336%), you will be required to make 360 equal monthly payments of \$1099.09 (which includes principal and interest only, so your actual payment will be higher).



Interested in Learning More? Contact Me Today!



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