

VA



- Loan amounts to \$1.5MM
- Purchase, Cash-out, & IRRRL (steamline)
- VA IRRRLs up to 115% LTV (use AVM or appraisal)
- VA "Cash-out" refi up to 100% LTV per VA guidelines
- Maximum Debt-to-Income ratio determined by DU (no overlays)
- Manufactured homes allowed with restrictions

CONVENTIONAL



- Fannie Mae High Balance & Freddie Mac Super-Conforming Available up to \$679,650
- Credit scores 620 to 97% subject to MI guidelines
- Lender-Paid Mortgage Insurance (LPMI) up to 97% LTV (subject to MI guidelines)
- Manufactured Home 620 to 95% LTV (Freddie Mac Only)
- Maximum Debt-to-Income Ratio determined by AUS (no overlays with MI eligibility)
- Up to 10 financed properties on Fannie Mae Conforming
- Fixed - max 8 financed with Impac

FHA



- Purchase & Rate/Term refis with 580 minimum credit score
- Maximum Debt-to-Income Ratio-Determined by AUS
- Escrow holdbacks on HUD REOs (limited/buyer-funded)
- Borrower with 1 credit score
- 2-4 unit owner occupied
- Manufactured Home allowed

YOUR COMPANY
LOGO HERE



Mandatory legal language goes here.

Your Name
Your Title

NMLS #

- 📞 Number
- ✉ Email
- 🌐 Website.com
- 🏠 Address

YOUR
PICTURE
HERE