

FHA LOANS

YOUR DOWN PAYMENT CAN BE AS LOW AS 3.5% OF THE PURCHASE PRICE

Rates, fees and programs are subject to change without notice.
Other restrictions may apply. Information is intended solely for mortgage bankers, mortgage brokers, financial institutions and correspondent lenders.
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UNDERWRITING	CALL YOUR LOCAL ACCOUNT EXECUTIVE FOR TURN TIMES
580 MINIMUM FICO	40/50 % MAX RATIO'S ALLOWED WITH 2 COMP FACTORS (ASK ABOUT COMP FACTORS)
620 + FICO	MAX RATIO'S 46.98/56.98 ON 3-4 UNITS ALLOWED WITH DU APPROVAL
STREAMLINE REFI'S	MINIMUM 620 FICO REQUIRED. ALLOWING 60 DAYS INTEREST
CHDAP 2ND TD	640 MINIMUM FICO W/ 43% MAX DTI (MAX REBATE ALLOWED)
MANUFACTURED	DOUBLE WIDE MANUFACTURED HOUSING ONLY, 500 SQFT LIVING SPACE AND A 600 MINIMUM FICO
203K STREAMLINE	620 MINIMUM FICO REQUIRED AND MAX \$35,000 IN REPAIRS ALLOWED.
HUD REPAIR ESCROWS	ALLOWED WITH FINANCING UP TO THE MAX OF \$5000
NO FICO	NO DEROGATORY CREDIT, 3 ALT TRADES REQUIRED AND MAX RATIO'S 31/43
UN-PERMITTED OK	MUST BE DONE IN WORKMAN LIKE MANNER
CHARGE OFF'S	NOT REQUIRED TO BE PAID OFF.
REVOLVING DEBTS	NOT REQUIRED TO BE CLOSED.
BACK TO WORK	600 MINIMUM FICO (PLEASE CALL FOR DETAILS)
MODIFICATIONS OK	NO MTG LATES LATES WITHIN THE LAST 12 MONTHS OR 120 DAY LATES WITHIN 3 YEARS.



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J U M B O L O A N S • F H A ' S • V A L O A N S • R E F I N A N C E S