



Product Sheet

Conventional – Fannie Mae and Freddie Mac

- Minimum credit score 640
- Maximum loan amount - \$750,000
- Max debt to income ratio 45%
- Minimum loan amount - \$50,000
- Max LTV 97%
- Principal and interest payments only
- Credit score for underwriting is based on lowest middle score of all borrowers on loan
- Adjustable rate terms with 3, 5, 7, and 10 year fixed and 10-30 year amortization
- Fixed rate terms 10-30 years

FHA – HUD

- Minimum credit score 600
- Maximum loan amount - \$472,030
- Max debt to income ratio 45%
- Minimum loan amount - \$50,000
- Max LTV 96.5%
- Principal and interest payments only
- Credit score for underwriting is based on lowest middle score of all borrowers on loan
- Adjustable rate terms with 3, 5, 7, and 10 year fixed and 10-30 year amortization
- Fixed rate terms 10-30 years

VA

- Minimum credit score 600
- Maximum loan amount - \$750,000
- Max debt to income ratio 45%
- Minimum loan amount - \$50,000
- Max LTV 100%
- Principal and interest payments only
- Credit score for underwriting is based on lowest middle score of all borrowers on loan
- Adjustable rate terms with 3, 5, 7, and 10 year fixed and 10-30 year amortization
- Fixed rate terms 10-30 years

Product Sheet

- Max debt to income ratio 45%
- Minimum loan amount - \$50,000
- Max LTV 97.75%
- Principal and interest payments only
- Credit score for underwriting is based on lowest middle score of all borrowers on loan
- Adjustable rate terms with 3, 5, 7, and 10 year fixed and 10-30 year amortization
- Fixed rate terms 10-30 years

USDA – Rural Development

- Minimum credit score 640
- Maximum loan amount - \$377,600
- Max debt to income ratio 45%
- Minimum loan amount - \$50,000
- Max LTV 100%
- Principal and interest payments only
- Credit score for underwriting is based on lowest middle score of all borrowers on loan
- Adjustable rate terms with 3, 5, 7, and 10 year fixed and 10-30 year amortization
- Fixed rate terms 10-30 years

Jumbo

- Minimum credit score 700
- Maximum loan amount - \$2,000,000
- Max debt to income ratio 42%
- Minimum loan amount - \$751,000
- Max LTV 80%
- Principal and interest payments only
- Credit score for underwriting is based on lowest middle score of all borrowers on loan
- Adjustable rate terms with 3, 5, 7, and 10 year fixed and 10-30 year amortization
- Fixed rate terms 10-30 years