

The home they love, a mortgage that helps make it theirs.

INNOVATIVE PURCHASE FINANCING



Buyer friendly purchase loans.

Make the most of a real estate budget with excellent mortgage options for buying a new home.

CONVENTIONAL

- Max DTI per DU and LP
- Blended ratios with non-occupant co-borrower
- 1 year tax returns per DU and LP
- PIW per DU and LP
- Transferred appraisals acceptable
- Manufactured homes
- W2 only programs available
- HomeReady and HomePossible/ Advantage
- CALHFA for both conforming and high balance loan amounts

FHA & VA

- FHA: DTI up to 57% (per DU and LP)
- VA: DTI per AUS, follow DU and LP
- 580 min FICO for high balance
- Manual underwriting allowed
- Blended ratios with non-occupant co-borrower
- W2 only available
- CALHFA for both conforming and high balance loan amounts
- Manufactured homes
- One FICO score allowed